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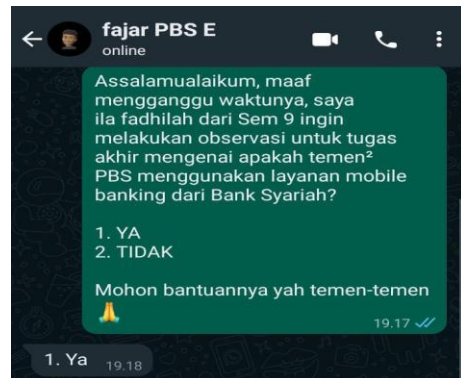
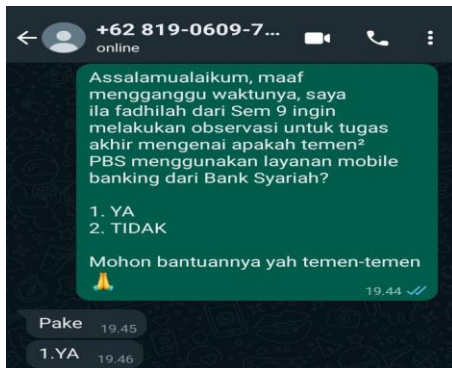
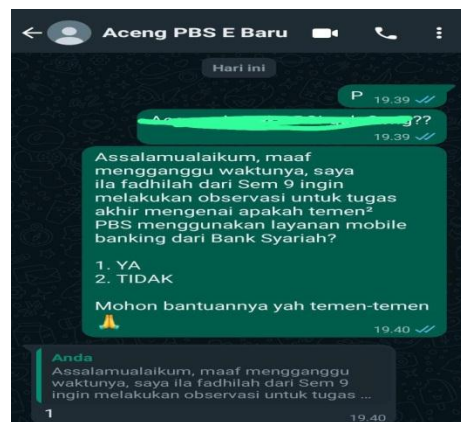
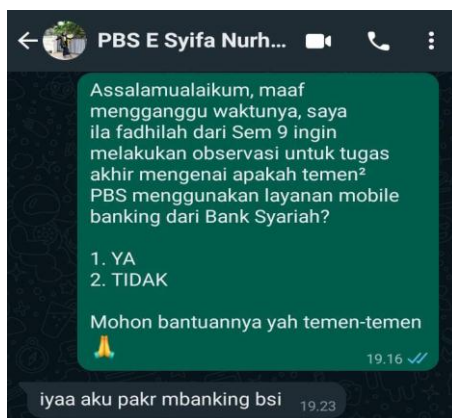
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LAMPIRAN

OBSERVASI PENELITIAN

Sebelum melakukan sebar kuisioner peneliti terlebih dahulu melakukan observasi secara online kepada seluruh mahasiswa perbankan syariah angkatan 2018 UIN Sultan Maulana Hasanuddin Banten untuk mengetahui mahasiswa yang menggunakan layanan *mobile banking* syariah.

Di sini peneliti hanya mencantumkan beberapa bukti sebagai berikut



KUESIONER PENELITIAN

Kriteria Responden:

1. Mahasiswa Perbankan Syariah Angkatan 2018
2. Pengguna *Mobile Banking* Bank Syariah

Data Responden:

1. Nama Responden
2. Jenis Kelamin : L Pr
3. Angkatan : 2018
4. Pengguna mobile banking : Ya Tidak

FAKTOR KEMUDAHAN (X1)

| Faktor Kemudahan (X1) | | | | | | | |
|-----------------------|-----------------------------------|---|-----|----|-----|---|----|
| No | Indikator | Pernyataan | STS | TS | R/N | S | SS |
| 1 | Kemudahan Mengumpulkan Informasi | 1. Menurut saya <i>mobile banking</i> bank syariah memuat informasi yang jelas | | | | | |
| | | 2. <i>Mobile banking</i> bank syariah memberikan bukti transaksi yang jelas | | | | | |
| | | 3. <i>Mobile banking</i> bank syariah menampilkan saldo bank dengan jelas | | | | | |
| 2 | Kemudahan Memperoleh produk /Jasa | 1. <i>Mobile banking</i> bank syariah membantu nasabah ketika ingin melihat pilihan produk bank syariah | | | | | |

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|---|------------------------|--|--|--|--|--|--|
| | | 2. Mobile banking bank syariah mempermudah nasabah memenuhi kebutuhannya untuk dilayani 7x24jam | | | | | |
| | | 3. Mobile banking bank syariah mempermudah dalam melayani nasabah secara cepat dan aman | | | | | |
| 3 | Kemudahan Bertransaksi | 1. Saya menggunakan layanan mobile karena menjadikannya lebih mudah beraktivitas | | | | | |
| | | 2. Dengan adanya mobile banking bank syariah saya bisa transaksi dimanapun dan kapanpun tanpa terbatas waktu | | | | | |
| | | 3. Dengan adanya mobile banking saya bisa melakukan berbagai transaksi dengan satu handphone | | | | | |
| 4 | Mudah Untuk Dipelajari | 1. Fitur yang tersedia di Mobile banking mudah dipahami | | | | | |

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|---|-----------------------|---|--|--|--|--|--|
| | | 2. Aplikasi Mobile banking adalah layanan anti ribet | | | | | |
| | | 3. Mobile banking mudah dimengerti cara menggunakannya | | | | | |
| 5 | Mudah Untuk Digunakan | 1. Menurut Saya aplikasi mobile banking sangat mudah digunakan | | | | | |
| | | 2. Mobile banking mudah digunakan untuk membantu nasabah ketika sedang terburu- buru untuk bertransaksi | | | | | |
| | | 3. Mobile banking tidak pernah sulit digunakan dan selalu lancar | | | | | |

FAKTOR KEPERCAYAAN (X2)

| Faktor Kepercayaan (X2) | | | | | | | |
|-------------------------|--|--|-----|----|-----|---|----|
| No | Indikator | Pernyataan | STS | TS | R/N | S | SS |
| 1 | Dapat Dipercaya/Menge depankan Kepentingan Nasabah | 1. Dengan aplikasi mobile banking saya bisa betransaksi dengan aman dan terpercaya | | | | | |
| | | 2. Mobile banking bisa menjaga kepentingan data pribadi nasabah | | | | | |

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|---|--|---|--|--|--|--|--|
| | | 3. Mobile banking dapat mengedepankan Kebutuhan pengguna dan selalu direspon dengan baik | | | | | |
| 2 | Menjaga Nama baik dan Berkomitmen Tinggi | 1. Mobile banking menjaga dengan baik dan berkomitmen tinggi | | | | | |
| | | 2. Mobile banking berkomitmen untuk bisa terus melayani dengan cepat | | | | | |
| | | 3. Mobile banking dipercaya memberikan pelayanan yang sesuai prosedur bank | | | | | |
| 3 | Percaya Informasi Yang Diberikan | 1. Informasi yang diberikan memperhatikan kebutuhan nasabah | | | | | |
| | | 2. Dengan adanya mobile banking informasi yang diberikan sangat jelas | | | | | |
| | | 3. Informasi yang diberikan Mobile banking mengarahkan saya dengan benar ketika melakukan transaksi | | | | | |

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| 4 | Memperhatikan Kondisi Nasabah | 1. Kepercayaan saya dalam ber transaksi dengan aplikasi mobile banking sangat tinggi | | | | | | |
| | | 2. Aplikasi Mobile banking sangat memperhatikan kondisi nasabah | | | | | | |
| | | 3. Mobile banking membantu menyelesaikan kebutuhan transaksi | | | | | | |

FAKTOR MANFAAT (X3)

| Faktor Manfaat (X2) | | | | | | | |
|---------------------|----------------------------------|--|-----|----|-----|---|----|
| No | Indikator | Pernyataan | STS | TS | R/N | S | SS |
| 1 | Mempermudah Transaksi Pembayaran | 1. Dengan aplikasi mobile banking saya bisa betransaksi dengan mudah tanpa ribet ke kanto bank | | | | | |
| | | 2. Mobile banking bisa memudahkan saya melakukan belanja online | | | | | |
| | | 3. Mobile banking bisa mempermudah ketika membeli tiket liburan, kereta, dll | | | | | |
| 2 | Mempercepat Transaksi Pembayaran | 1. Mobile banking bisa mempercepat pembayaran dalam waktu singkat | | | | | |

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|---|---|--|--|--|--|--|--|
| | | 2. Mobile banking mempercepat pembayaran ketika sedang terburu-buru melakukan transaksi/ tagihan | | | | | |
| | | 3. Mobile banking bisa dengan cepat membayar semua transaksi dalam satu waktu | | | | | |
| 3 | Memberikan Keuntungan Tambahan Saat Menyelesaikan Transaksi | 1. Mobile banking bisa memberikan keuntungan setelah melakukan transaksi | | | | | |
| | | 2. Dengan adanya mobile banking Menambah produktifitas (pencapaian) dalam pekerjaan | | | | | |
| | | 3. Menjadikan pekerjaan saya lebih cepat terselesaikan | | | | | |
| 4 | Memberikan Rasa Aman Ketika Melakukan Transaksi Pembayaran | 1. Menurut Saya transaksi melalui aplikasi mobile banking sangat aman, terhindar dari kerumunan dimasa pandemic | | | | | |
| | | 2. Aplikasi <i>mobile banking</i> memberikan keamanan nasabah dalam melakukan pembayaran tanpa mengeluarkan uang <i>cash</i> | | | | | |

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|---|---|--|--|--|--|--|--|
| | | ditempat umum | | | | | |
| | | 3. Saya yakin bahwa data yang diproses oleh bank dalam transaksi mobile banking tidak disalahgunakan | | | | | |
| 5 | Meningkatkan Efisiensi Dalam Melakukan Transaksi Pembayaran | 1. Menurut Saya aplikasi mobile banking sangat efisien untuk digunakan | | | | | |
| | | 2. Dengan Mobile banking tidak membuang waktu dan tenaga untuk datang langsung ke kantor | | | | | |
| | | 3. Aplikasi mobile banking efisien digunakan dalam transaksi pembayaran apapun (misal: bayar listrik, telepon, pajak, kartu kredit, dan lain-lain) | | | | | |

FAKTOR RISIKO (X4)

| Faktor Resiko (X4) | | | | | | | |
|--------------------|-----------------------|---|-----|----|-----|---|----|
| No | Indikator | Pernyataan | STS | TS | R/N | S | SS |
| 1 | Resiko Pencurian Data | 1. Aplikasi <i>mobile banking</i> bisa memungkinkan terjadinya pencurian data jika tidak berhati-hati | | | | | |

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|---|---------------------|---|--|--|--|--|--|
| | | 2. Para <i>hacker</i> bisa dengan mudah melakukan pencurian data di <i>Mobile banking</i> | | | | | |
| | | 3. Saya yakin resiko kehilangan data penting dijamin aman | | | | | |
| 2 | Resiko Penipuan | 1. Mobile banking bisa memungkinkan terjadinya resiko penipuan jika tidak berhati-hati | | | | | |
| | | 2. Resiko kehilangan uang yang ditabung dijamin aman | | | | | |
| | | 3. Resiko penipuan dan peniruan akun dapat ditangani bank | | | | | |
| 3 | Resiko Biaya Tinggi | 1. <i>Mobile banking</i> memberikan tambahan biaya jika transfer beda bank | | | | | |
| | | 2. Dengan adanya <i>mobile banking</i> bisa menghindari resiko biaya tambahan untuk datang ke kantor bank | | | | | |
| | | 3. Dana yang dikeluarkan saat menggunakan sistem <i>mobile banking</i> ini tidak memberatkan | | | | | |

VARIABEL KEPUTUSAN GENERASI MILENIAL (Y)

| Keputusan Pemakaian (Y) | | | | | | | |
|-------------------------|------------|--|-----|----|-----|---|----|
| No | Indikator | Pernyataan | STS | TS | R/N | S | SS |
| 1 | Keinginan | 1. Saya menggunakan <i>mobile banking</i> karena keinginan diri sendiri | | | | | |
| | | 2. Saya berkeinginan menggunakan <i>mobile banking</i> karena untuk memenuhi kebutuhan sendiri | | | | | |
| | | 3. Saya berkeinginan menggunakan <i>mobile banking</i> dimasa yang akan datang | | | | | |
| 2 | Kesesuaian | 1. <i>Mobile banking</i> sangat sesuai dengan keperluan saya | | | | | |
| | | 2. Saya berminat menggunakan <i>mobile banking</i> karena sesuai dengan kebutuhan saya sehari-hari | | | | | |
| | | 3. <i>Mobile banking</i> bisa menyesuaikan dengan kondisi saya ketika dibutuhkan dalam waktu dekat | | | | | |
| 3 | Transaksi | 1. Saya berminat menggunakan <i>mobile</i> | | | | | |

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|----|---------------|---|--|--|--|--|--|
| | | <i>banking</i> karena bisa menemani 7X24 jam layanan | | | | | |
| | | 2. Saya berminat menggunakan <i>mobile banking</i> karena bisa transaksi dengan cepat dan mudah | | | | | |
| | | 3. Saya berkeinginan menggunakan <i>mobile banking</i> karena bisa transaksi secara mandiri | | | | | |
| 4. | Mutu/Kualitas | 1. Kualitas layanan <i>mobile banking</i> sangat bagus | | | | | |
| | | 2. <i>Mobile banking</i> adalah aplikasi yang sangat bermutu | | | | | |
| | | 3. <i>Mobile banking</i> memberikan fitur yang berkualitas | | | | | |
| 5. | Rekomendasi | 1. Saya Akan merekomendasikan kepada orang lain untuk menggunakan <i>mobile banking</i> | | | | | |
| | | 2. Aplikasi <i>mobile banking</i> banyak menawarkan kemudahan dan sangat rekomendasi untuk | | | | | |

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|--|--|---|--|--|--|--|--|
| | | bertransaksi secara cepat | | | | | |
| | | 3.Mobile banking sangat rekomendasi untuk generasi milenial yang tidak mau ribet membayar cash untuk berbelanja | | | | | |

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|---------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----|
| N | | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| TOTALX1 | Pearson Correlation | ,802** | ,867** | ,744** | ,849** | ,864** | ,820** | ,881** | ,793** | ,852** | ,871** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| N | | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |

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

Lampiran Uji Validitas Variabel X2 Kepercayaan

| | | Correlations | | | | | | | | |
|------|---------------------|--------------|--------|--------|--------|--------|--------|--------|--------|---------|
| | | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | TOTALX2 |
| X2.1 | Pearson Correlation | 1 | ,775** | ,685** | ,656** | ,595** | ,530** | ,600** | ,618** | ,819** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| X2.2 | Pearson Correlation | ,775** | 1 | ,653** | ,673** | ,607** | ,619** | ,531** | ,599** | ,813** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| X2.3 | Pearson Correlation | ,685** | ,653** | 1 | ,811** | ,670** | ,590** | ,661** | ,676** | ,861** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| X2.4 | Pearson Correlation | ,656** | ,673** | ,811** | 1 | ,680** | ,672** | ,608** | ,738** | ,871** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 |

| | | | | | | | | | | |
|---------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| X2.5 | Pearson Correlation | ,595** | ,607** | ,670** | ,680** | 1 | ,652** | ,568** | ,734** | ,825** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| X2.6 | Pearson Correlation | ,530** | ,619** | ,590** | ,672** | ,652** | 1 | ,639** | ,798** | ,820** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| X2.7 | Pearson Correlation | ,600** | ,531** | ,661** | ,608** | ,568** | ,639** | 1 | ,698** | ,798** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| X2.8 | Pearson Correlation | ,618** | ,599** | ,676** | ,738** | ,734** | ,798** | ,698** | 1 | ,876** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| TOTALX2 | Pearson Correlation | ,819** | ,813** | ,861** | ,871** | ,825** | ,820** | ,798** | ,876** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |

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

| | | | | | | | | | | | | | | | | | |
|----|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,000 | ,005 | ,000 | ,000 | ,000 | ,000 | ,000 | ,002 | ,000 | ,001 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y4 | Pearson Correlation | ,781** | ,745** | ,540** | 1 | ,813** | ,781** | ,687** | ,911** | ,751** | ,784** | ,660** | ,665** | ,630** | ,706** | ,698** | ,903** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y5 | Pearson Correlation | ,793** | ,656** | ,636** | ,813** | 1 | ,641** | ,653** | ,802** | ,743** | ,736** | ,726** | ,562** | ,592** | ,668** | ,621** | ,862** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y6 | Pearson Correlation | ,590** | ,654** | ,463** | ,781** | ,641** | 1 | ,770** | ,721** | ,637** | ,706** | ,648** | ,631** | ,586** | ,684** | ,570** | ,817** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y7 | Pearson Correlation | ,712** | ,628** | ,349** | ,687** | ,653** | ,770** | 1 | ,630** | ,604** | ,635** | ,609** | ,470** | ,550** | ,651** | ,553** | ,770** |

| | | | | | | | | | | | | | | | | | |
|-----|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | Sig. (2-tailed) | ,000 | ,000 | ,005 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y8 | Pearson Correlation | ,725** | ,716** | ,560** | ,911** | ,802** | ,721** | ,630** | 1 | ,775** | ,802** | ,653** | ,634** | ,647** | ,674** | ,715** | ,887** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y9 | Pearson Correlation | ,760** | ,702** | ,626** | ,751** | ,743** | ,637** | ,604** | ,775** | 1 | ,758** | ,779** | ,652** | ,610** | ,668** | ,561** | ,859** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y10 | Pearson Correlation | ,713** | ,705** | ,439** | ,784** | ,736** | ,706** | ,635** | ,802** | ,758** | 1 | ,777** | ,783** | ,706** | ,706** | ,693** | ,887** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y11 | Pearson Correlation | ,632** | ,648** | ,590** | ,660** | ,726** | ,648** | ,609** | ,653** | ,779** | ,777** | 1 | ,754** | ,719** | ,805** | ,691** | ,868** |

| | | | | | | | | | | | | | | | | | | |
|-----|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----|
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y12 | Pearson Correlation | ,535** | ,626** | ,428** | ,665** | ,562** | ,631** | ,470** | ,634** | ,652** | ,783** | ,754** | 1 | ,680** | ,702** | ,674** | ,796** | |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y13 | Pearson Correlation | ,540** | ,630** | ,390** | ,630** | ,592** | ,586** | ,550** | ,647** | ,610** | ,706** | ,719** | ,680** | 1 | ,707** | ,640** | ,782** | |
| | Sig. (2-tailed) | ,000 | ,000 | ,002 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y14 | Pearson Correlation | ,551** | ,588** | ,500** | ,706** | ,668** | ,684** | ,651** | ,674** | ,668** | ,706** | ,805** | ,702** | ,707** | 1 | ,598** | ,830** | |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Y15 | Pearson Correlation | ,667** | ,611** | ,395** | ,698** | ,621** | ,570** | ,553** | ,715** | ,561** | ,693** | ,691** | ,674** | ,640** | ,598** | 1 | ,787** | |

| | | | | | | | | | | | | | | | | | |
|--------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------|
| | Sig. (2-tailed) | ,000 | ,000 | ,001 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| TOTALY | Pearson Correlation | ,828** | ,816** | ,645** | ,903** | ,862** | ,817** | ,770** | ,887** | ,859** | ,887** | ,868** | ,796** | ,782** | ,830** | ,787** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 | 63 |

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

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| | | Correlations | | | | |
|----------------------------|---------------------|-----------------------------|-------------------------------|------------------------|-----------------------|-----------|
| | | FAKTOR KEMUDAHAN (X1) | FAKTOR KEPERCAYAAN (X2) | FAKTOR MANFAAT (X3) | FAKTOR RISIKO (X4) | KEPUTUSAN |
| FAKTOR KEMUDAHAN (X1) | Pearson Correlation | 1 | ,895** | ,893** | ,691** | ,833** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 |
| FAKTOR KEPERCAYAAN (X2) | Pearson Correlation | ,895** | 1 | ,897** | ,713** | ,890** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 |
| FAKTOR MANFAAT (X3) | Pearson Correlation | ,893** | ,897** | 1 | ,752** | ,906** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 |
| FAKTOR RISIKO (X4) | Pearson Correlation | ,691** | ,713** | ,752** | 1 | ,694** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 |
| | N | 63 | 63 | 63 | 63 | 63 |
| KEPUTUSAN | Pearson Correlation | ,833** | ,890** | ,906** | ,694** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | |
| | N | 63 | 63 | 63 | 63 | 63 |

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

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| Pr | 0.25 | 0.10 | 0.05 | 0.025 | 0.01 | 0.005 | 0.001 |
|-----------|-------------|-------------|-------------|--------------|-------------|--------------|--------------|
| Df | 0.50 | 0.20 | 0.10 | 0.050 | 0.02 | 0.010 | 0.002 |
| 1 | 1.00000 | 3.07768 | 6.31375 | 12.70620 | 31.82052 | 63.65674 | 318.30884 |
| 2 | 0.81650 | 1.88562 | 2.91999 | 4.30265 | 6.96456 | 9.92484 | 22.32712 |
| 3 | 0.76489 | 1.63774 | 2.35336 | 3.18245 | 4.54070 | 5.84091 | 10.21453 |
| 4 | 0.74070 | 1.53321 | 2.13185 | 2.77645 | 3.74695 | 4.60409 | 7.17318 |
| 5 | 0.72669 | 1.47588 | 2.01505 | 2.57058 | 3.36493 | 4.03214 | 5.89343 |
| 6 | 0.71756 | 1.43976 | 1.94318 | 2.44691 | 3.14267 | 3.70743 | 5.20763 |
| 7 | 0.71114 | 1.41492 | 1.89458 | 2.36462 | 2.99795 | 3.49948 | 4.78529 |
| 8 | 0.70639 | 1.39682 | 1.85955 | 2.30600 | 2.89646 | 3.35539 | 4.50079 |
| 9 | 0.70272 | 1.38303 | 1.83311 | 2.26216 | 2.82144 | 3.24984 | 4.29681 |
| 10 | 0.69981 | 1.37218 | 1.81246 | 2.22814 | 2.76377 | 3.16927 | 4.14370 |
| 11 | 0.69745 | 1.36343 | 1.79588 | 2.20099 | 2.71808 | 3.10581 | 4.02470 |
| 12 | 0.69548 | 1.35622 | 1.78229 | 2.17881 | 2.68100 | 3.05454 | 3.92963 |
| 13 | 0.69383 | 1.35017 | 1.77093 | 2.16037 | 2.65031 | 3.01228 | 3.85198 |
| 14 | 0.69242 | 1.34503 | 1.76131 | 2.14479 | 2.62449 | 2.97684 | 3.78739 |
| 15 | 0.69120 | 1.34061 | 1.75305 | 2.13145 | 2.60248 | 2.94671 | 3.73283 |
| 16 | 0.69013 | 1.33676 | 1.74588 | 2.11991 | 2.58349 | 2.92078 | 3.68615 |
| 17 | 0.68920 | 1.33338 | 1.73961 | 2.10982 | 2.56693 | 2.89823 | 3.64577 |
| 18 | 0.68836 | 1.33039 | 1.73406 | 2.10092 | 2.55238 | 2.87844 | 3.61048 |
| 19 | 0.68762 | 1.32773 | 1.72913 | 2.09302 | 2.53948 | 2.86093 | 3.57940 |
| 20 | 0.68695 | 1.32534 | 1.72472 | 2.08596 | 2.52798 | 2.84534 | 3.55181 |
| 21 | 0.68635 | 1.32319 | 1.72074 | 2.07961 | 2.51765 | 2.83136 | 3.52715 |
| 22 | 0.68581 | 1.32124 | 1.71714 | 2.07387 | 2.50832 | 2.81876 | 3.50499 |
| 23 | 0.68531 | 1.31946 | 1.71387 | 2.06866 | 2.49987 | 2.80734 | 3.48496 |
| 24 | 0.68485 | 1.31784 | 1.71088 | 2.06390 | 2.49216 | 2.79694 | 3.46678 |
| 25 | 0.68443 | 1.31635 | 1.70814 | 2.05954 | 2.48511 | 2.78744 | 3.45019 |
| 26 | 0.68404 | 1.31497 | 1.70562 | 2.05553 | 2.47863 | 2.77871 | 3.43500 |
| 27 | 0.68368 | 1.31370 | 1.70329 | 2.05183 | 2.47266 | 2.77068 | 3.42103 |
| 28 | 0.68335 | 1.31253 | 1.70113 | 2.04841 | 2.46714 | 2.76326 | 3.40816 |
| 29 | 0.68304 | 1.31143 | 1.69913 | 2.04523 | 2.46202 | 2.75639 | 3.39624 |
| 30 | 0.68276 | 1.31042 | 1.69726 | 2.04227 | 2.45726 | 2.75000 | 3.38518 |
| 31 | 0.68249 | 1.30946 | 1.69552 | 2.03951 | 2.45282 | 2.74404 | 3.37490 |
| 32 | 0.68223 | 1.30857 | 1.69389 | 2.03693 | 2.44868 | 2.73848 | 3.36531 |
| 33 | 0.68200 | 1.30774 | 1.69236 | 2.03452 | 2.44479 | 2.73328 | 3.35634 |
| 34 | 0.68177 | 1.30695 | 1.69092 | 2.03224 | 2.44115 | 2.72839 | 3.34793 |
| 36 | 0.68137 | 1.30551 | 1.68830 | 2.02809 | 2.43449 | 2.71948 | 3.33262 |
| Pr | 0.25 | 0.10 | 0.05 | 0.025 | 0.01 | 0.005 | 0.001 |
| Df | 0.50 | 0.20 | 0.10 | 0.050 | 0.02 | 0.010 | 0.002 |
| 38 | 0.68100 | 1.30423 | 1.68595 | 2.02439 | 2.42857 | 2.71156 | 3.31903 |
| 39 | 0.68083 | 1.30364 | 1.68488 | 2.02269 | 2.42584 | 2.70791 | 3.31279 |

| | | | | | | | |
|-----------|---------|---------|---------|---------|---------|---------|---------|
| 40 | 0.68067 | 1.30308 | 1.68385 | 2.02108 | 2.42326 | 2.70446 | 3.30688 |
| 41 | 0.68052 | 1.30254 | 1.68288 | 2.01954 | 2.42080 | 2.70118 | 3.30127 |
| 42 | 0.68038 | 1.30204 | 1.68195 | 2.01808 | 2.41847 | 2.69807 | 3.29595 |
| 44 | 0.68011 | 1.30109 | 1.68023 | 2.01537 | 2.41413 | 2.69228 | 3.28607 |
| 45 | 0.67998 | 1.30065 | 1.67943 | 2.01410 | 2.41212 | 2.68959 | 3.28148 |
| 46 | 0.67986 | 1.30023 | 1.67866 | 2.01290 | 2.41019 | 2.68701 | 3.27710 |
| 47 | 0.67975 | 1.29982 | 1.67793 | 2.01174 | 2.40835 | 2.68456 | 3.27291 |
| 48 | 0.67964 | 1.29944 | 1.67722 | 2.01063 | 2.40658 | 2.68220 | 3.26891 |
| 49 | 0.67953 | 1.29907 | 1.67655 | 2.00958 | 2.40489 | 2.67995 | 3.26508 |
| 50 | 0.67943 | 1.29871 | 1.67591 | 2.00856 | 2.40327 | 2.67779 | 3.26141 |
| 51 | 0.67933 | 1.29837 | 1.67528 | 2.00758 | 2.40172 | 2.67572 | 3.25789 |
| 52 | 0.67924 | 1.29805 | 1.67469 | 2.00665 | 2.40022 | 2.67373 | 3.25451 |
| 53 | 0.67915 | 1.29773 | 1.67412 | 2.00575 | 2.39879 | 2.67182 | 3.25127 |
| 55 | 0.67898 | 1.29713 | 1.67303 | 2.00404 | 2.39608 | 2.66822 | 3.24515 |
| 56 | 0.67890 | 1.29685 | 1.67252 | 2.00324 | 2.39480 | 2.66651 | 3.24226 |
| 57 | 0.67882 | 1.29658 | 1.67203 | 2.00247 | 2.39357 | 2.66487 | 3.23948 |
| 58 | 0.67874 | 1.29632 | 1.67155 | 2.00172 | 2.39238 | 2.66329 | 3.23680 |
| 59 | 0.67867 | 1.29607 | 1.67109 | 2.00100 | 2.39123 | 2.66176 | 3.23421 |
| 60 | 0.67860 | 1.29582 | 1.67065 | 2.00030 | 2.39012 | 2.66028 | 3.23171 |
| 61 | 0.67853 | 1.29558 | 1.67022 | 1.99962 | 2.38905 | 2.65886 | 3.22930 |
| 62 | 0.67847 | 1.29536 | 1.66980 | 1.99897 | 2.38801 | 2.65748 | 3.22696 |
| 63 | 0.67840 | 1.29513 | 1.66940 | 1.99834 | 2.38701 | 2.65615 | 3.22471 |
| 64 | 0.67834 | 1.29492 | 1.66901 | 1.99773 | 2.38604 | 2.65485 | 3.22253 |
| 65 | 0.67828 | 1.29471 | 1.66864 | 1.99714 | 2.38510 | 2.65360 | 3.22041 |
| 66 | 0.67823 | 1.29451 | 1.66827 | 1.99656 | 2.38419 | 2.65239 | 3.21837 |
| 67 | 0.67817 | 1.29432 | 1.66792 | 1.99601 | 2.38330 | 2.65122 | 3.21639 |
| 68 | 0.67811 | 1.29413 | 1.66757 | 1.99547 | 2.38245 | 2.65008 | 3.21446 |
| 69 | 0.67806 | 1.29394 | 1.66724 | 1.99495 | 2.38161 | 2.64898 | 3.21260 |
| 70 | 0.67801 | 1.29376 | 1.66691 | 1.99444 | 2.38081 | 2.64790 | 3.21079 |
| 71 | 0.67796 | 1.29359 | 1.66660 | 1.99394 | 2.38002 | 2.64686 | 3.20903 |
| 72 | 0.67791 | 1.29342 | 1.66629 | 1.99346 | 2.37926 | 2.64585 | 3.20733 |
| 74 | 0.67782 | 1.29310 | 1.66571 | 1.99254 | 2.37780 | 2.64391 | 3.20406 |
| 75 | 0.67778 | 1.29294 | 1.66543 | 1.99210 | 2.37710 | 2.64298 | 3.20249 |
| 76 | 0.67773 | 1.29279 | 1.66515 | 1.99167 | 2.37642 | 2.64208 | 3.20096 |
| 77 | 0.67769 | 1.29264 | 1.66488 | 1.99125 | 2.37576 | 2.64120 | 3.19948 |

R Tabel 1-100

| N | 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 |
| 1 | 0.9877 | 0.9969 | 0.9995 | 0.9999 | 1.0000 |
| 2 | 0.9000 | 0.9500 | 0.9800 | 0.9900 | 0.9990 |
| 3 | 0.8054 | 0.8783 | 0.9343 | 0.9587 | 0.9911 |
| 4 | 0.7293 | 0.8114 | 0.8822 | 0.9172 | 0.9741 |
| 5 | 0.6694 | 0.7545 | 0.8329 | 0.8745 | 0.9509 |
| 6 | 0.6215 | 0.7067 | 0.7887 | 0.8343 | 0.9249 |
| 7 | 0.5822 | 0.6664 | 0.7498 | 0.7977 | 0.8983 |
| 8 | 0.5494 | 0.6319 | 0.7155 | 0.7646 | 0.8721 |
| 9 | 0.5214 | 0.6021 | 0.6851 | 0.7348 | 0.8470 |
| 10 | 0.4973 | 0.5760 | 0.6581 | 0.7079 | 0.8233 |
| 11 | 0.4762 | 0.5529 | 0.6339 | 0.6835 | 0.8010 |
| 12 | 0.4575 | 0.5324 | 0.6120 | 0.6614 | 0.7800 |
| 13 | 0.4409 | 0.5140 | 0.5923 | 0.6411 | 0.7604 |
| 14 | 0.4259 | 0.4973 | 0.5742 | 0.6226 | 0.7419 |
| 15 | 0.4124 | 0.4821 | 0.5577 | 0.6055 | 0.7247 |
| 16 | 0.4000 | 0.4683 | 0.5425 | 0.5897 | 0.7084 |
| 17 | 0.3887 | 0.4555 | 0.5285 | 0.5751 | 0.6932 |
| 18 | 0.3783 | 0.4438 | 0.5155 | 0.5614 | 0.6788 |
| 19 | 0.3687 | 0.4329 | 0.5034 | 0.5487 | 0.6652 |
| 20 | 0.3598 | 0.4227 | 0.4921 | 0.5368 | 0.6524 |
| 21 | 0.3515 | 0.4132 | 0.4815 | 0.5256 | 0.6402 |
| 22 | 0.3438 | 0.4044 | 0.4716 | 0.5151 | 0.6287 |
| 23 | 0.3365 | 0.3961 | 0.4622 | 0.5052 | 0.6178 |
| 24 | 0.3297 | 0.3882 | 0.4534 | 0.4958 | 0.6074 |
| 25 | 0.3233 | 0.3809 | 0.4451 | 0.4869 | 0.5974 |
| 26 | 0.3172 | 0.3739 | 0.4372 | 0.4785 | 0.5880 |
| 27 | 0.3115 | 0.3673 | 0.4297 | 0.4705 | 0.5790 |
| 28 | 0.3061 | 0.3610 | 0.4226 | 0.4629 | 0.5703 |
| 29 | 0.3009 | 0.3550 | 0.4158 | 0.4556 | 0.5620 |
| 30 | 0.2960 | 0.3494 | 0.4093 | 0.4487 | 0.5541 |
| 31 | 0.2913 | 0.3440 | 0.4032 | 0.4421 | 0.5465 |
| 32 | 0.2869 | 0.3388 | 0.3972 | 0.4357 | 0.5392 |
| | Tingkat signifikansi untuk uji satu arah | | | | |

| N | 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 |
| 33 | 0.2826 | 0.3338 | 0.3916 | 0.4296 | 0.5322 |
| 34 | 0.2785 | 0.3291 | 0.3862 | 0.4238 | 0.5254 |
| 35 | 0.2746 | 0.3246 | 0.3810 | 0.4182 | 0.5189 |
| 36 | 0.2709 | 0.3202 | 0.3760 | 0.4128 | 0.5126 |
| 37 | 0.2673 | 0.3160 | 0.3712 | 0.4076 | 0.5066 |
| 38 | 0.2638 | 0.3120 | 0.3665 | 0.4026 | 0.5007 |
| 39 | 0.2605 | 0.3081 | 0.3621 | 0.3978 | 0.4950 |
| 40 | 0.2573 | 0.3044 | 0.3578 | 0.3932 | 0.4896 |
| 41 | 0.2542 | 0.3008 | 0.3536 | 0.3887 | 0.4843 |
| 42 | 0.2512 | 0.2973 | 0.3496 | 0.3843 | 0.4791 |
| 43 | 0.2483 | 0.2940 | 0.3457 | 0.3801 | 0.4742 |
| 44 | 0.2455 | 0.2907 | 0.3420 | 0.3761 | 0.4694 |
| 45 | 0.2429 | 0.2876 | 0.3384 | 0.3721 | 0.4647 |
| 46 | 0.2403 | 0.2845 | 0.3348 | 0.3683 | 0.4601 |
| 47 | 0.2377 | 0.2816 | 0.3314 | 0.3646 | 0.4557 |
| 48 | 0.2353 | 0.2787 | 0.3281 | 0.3610 | 0.4514 |
| 49 | 0.2329 | 0.2759 | 0.3249 | 0.3575 | 0.4473 |
| 50 | 0.2306 | 0.2732 | 0.3218 | 0.3542 | 0.4432 |
| 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 |

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 |
| 1 | 161 | 199 | 216 | 225 | 230 | 234 | 237 | 239 | 241 | 242 | 243 | 244 | 245 | 245 | 246 |
| 2 | 18.51 | 19.00 | 19.16 | 19.25 | 19.30 | 19.33 | 19.35 | 19.37 | 19.38 | 19.40 | 19.40 | 19.41 | 19.42 | 19.42 | 19.43 |
| 3 | 10.13 | 9.55 | 9.28 | 9.12 | 9.01 | 8.94 | 8.89 | 8.85 | 8.81 | 8.79 | 8.76 | 8.74 | 8.73 | 8.71 | 8.70 |
| 4 | 7.71 | 6.94 | 6.59 | 6.39 | 6.26 | 6.16 | 6.09 | 6.04 | 6.00 | 5.96 | 5.94 | 5.91 | 5.89 | 5.87 | 5.86 |
| 5 | 6.61 | 5.79 | 5.41 | 5.19 | 5.05 | 4.95 | 4.88 | 4.82 | 4.77 | 4.74 | 4.70 | 4.68 | 4.66 | 4.64 | 4.62 |
| 6 | 5.99 | 5.14 | 4.76 | 4.53 | 4.39 | 4.28 | 4.21 | 4.15 | 4.10 | 4.06 | 4.03 | 4.00 | 3.98 | 3.96 | 3.94 |
| 7 | 5.59 | 4.74 | 4.35 | 4.12 | 3.97 | 3.87 | 3.79 | 3.73 | 3.68 | 3.64 | 3.60 | 3.57 | 3.55 | 3.53 | 3.51 |
| 8 | 5.32 | 4.46 | 4.07 | 3.84 | 3.69 | 3.58 | 3.50 | 3.44 | 3.39 | 3.35 | 3.31 | 3.28 | 3.26 | 3.24 | 3.22 |
| 9 | 5.12 | 4.26 | 3.86 | 3.63 | 3.48 | 3.37 | 3.29 | 3.23 | 3.18 | 3.14 | 3.10 | 3.07 | 3.05 | 3.03 | 3.01 |
| 10 | 4.96 | 4.10 | 3.71 | 3.48 | 3.33 | 3.22 | 3.14 | 3.07 | 3.02 | 2.98 | 2.94 | 2.91 | 2.89 | 2.86 | 2.85 |
| 11 | 4.84 | 3.98 | 3.59 | 3.36 | 3.20 | 3.09 | 3.01 | 2.95 | 2.90 | 2.85 | 2.82 | 2.79 | 2.76 | 2.74 | 2.72 |
| 12 | 4.75 | 3.89 | 3.49 | 3.26 | 3.11 | 3.00 | 2.91 | 2.85 | 2.80 | 2.75 | 2.72 | 2.69 | 2.66 | 2.64 | 2.62 |
| 13 | 4.67 | 3.81 | 3.41 | 3.18 | 3.03 | 2.92 | 2.83 | 2.77 | 2.71 | 2.67 | 2.63 | 2.60 | 2.58 | 2.55 | 2.53 |
| 14 | 4.60 | 3.74 | 3.34 | 3.11 | 2.96 | 2.85 | 2.76 | 2.70 | 2.65 | 2.60 | 2.57 | 2.53 | 2.51 | 2.48 | 2.46 |
| 15 | 4.54 | 3.68 | 3.29 | 3.06 | 2.90 | 2.79 | 2.71 | 2.64 | 2.59 | 2.54 | 2.51 | 2.48 | 2.45 | 2.42 | 2.40 |
| 16 | 4.49 | 3.63 | 3.24 | 3.01 | 2.85 | 2.74 | 2.66 | 2.59 | 2.54 | 2.49 | 2.46 | 2.42 | 2.40 | 2.37 | 2.35 |
| 17 | 4.45 | 3.59 | 3.20 | 2.96 | 2.81 | 2.70 | 2.61 | 2.55 | 2.49 | 2.45 | 2.41 | 2.38 | 2.35 | 2.33 | 2.31 |
| 18 | 4.41 | 3.55 | 3.16 | 2.93 | 2.77 | 2.66 | 2.58 | 2.51 | 2.46 | 2.41 | 2.37 | 2.34 | 2.31 | 2.29 | 2.27 |
| 19 | 4.38 | 3.52 | 3.13 | 2.90 | 2.74 | 2.63 | 2.54 | 2.48 | 2.42 | 2.38 | 2.34 | 2.31 | 2.28 | 2.26 | 2.23 |
| 20 | 4.35 | 3.49 | 3.10 | 2.87 | 2.71 | 2.60 | 2.51 | 2.45 | 2.39 | 2.35 | 2.31 | 2.28 | 2.25 | 2.22 | 2.20 |
| 21 | 4.32 | 3.47 | 3.07 | 2.84 | 2.68 | 2.57 | 2.49 | 2.42 | 2.37 | 2.32 | 2.28 | 2.25 | 2.22 | 2.20 | 2.18 |

| | | | | | | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 22 | 4.30 | 3.44 | 3.05 | 2.82 | 2.66 | 2.55 | 2.46 | 2.40 | 2.34 | 2.30 | 2.26 | 2.23 | 2.20 | 2.17 | 2.15 |
| 23 | 4.28 | 3.42 | 3.03 | 2.80 | 2.64 | 2.53 | 2.44 | 2.37 | 2.32 | 2.27 | 2.24 | 2.20 | 2.18 | 2.15 | 2.13 |
| 24 | 4.26 | 3.40 | 3.01 | 2.78 | 2.62 | 2.51 | 2.42 | 2.36 | 2.30 | 2.25 | 2.22 | 2.18 | 2.15 | 2.13 | 2.11 |
| 25 | 4.24 | 3.39 | 2.99 | 2.76 | 2.60 | 2.49 | 2.40 | 2.34 | 2.28 | 2.24 | 2.20 | 2.16 | 2.14 | 2.11 | 2.09 |
| 26 | 4.23 | 3.37 | 2.98 | 2.74 | 2.59 | 2.47 | 2.39 | 2.32 | 2.27 | 2.22 | 2.18 | 2.15 | 2.12 | 2.09 | 2.07 |
| 27 | 4.21 | 3.35 | 2.96 | 2.73 | 2.57 | 2.46 | 2.37 | 2.31 | 2.25 | 2.20 | 2.17 | 2.13 | 2.10 | 2.08 | 2.06 |
| 28 | 4.20 | 3.34 | 2.95 | 2.71 | 2.56 | 2.45 | 2.36 | 2.29 | 2.24 | 2.19 | 2.15 | 2.12 | 2.09 | 2.06 | 2.04 |
| 29 | 4.18 | 3.33 | 2.93 | 2.70 | 2.55 | 2.43 | 2.35 | 2.28 | 2.22 | 2.18 | 2.14 | 2.10 | 2.08 | 2.05 | 2.03 |
| 30 | 4.17 | 3.32 | 2.92 | 2.69 | 2.53 | 2.42 | 2.33 | 2.27 | 2.21 | 2.16 | 2.13 | 2.09 | 2.06 | 2.04 | 2.01 |
| 31 | 4.16 | 3.30 | 2.91 | 2.68 | 2.52 | 2.41 | 2.32 | 2.25 | 2.20 | 2.15 | 2.11 | 2.08 | 2.05 | 2.03 | 2.00 |
| 32 | 4.15 | 3.29 | 2.90 | 2.67 | 2.51 | 2.40 | 2.31 | 2.24 | 2.19 | 2.14 | 2.10 | 2.07 | 2.04 | 2.01 | 1.99 |
| 33 | 4.14 | 3.28 | 2.89 | 2.66 | 2.50 | 2.39 | 2.30 | 2.23 | 2.18 | 2.13 | 2.09 | 2.06 | 2.03 | 2.00 | 1.98 |
| 34 | 4.13 | 3.28 | 2.88 | 2.65 | 2.49 | 2.38 | 2.29 | 2.23 | 2.17 | 2.12 | 2.08 | 2.05 | 2.02 | 1.99 | 1.97 |
| 35 | 4.12 | 3.27 | 2.87 | 2.64 | 2.49 | 2.37 | 2.29 | 2.22 | 2.16 | 2.11 | 2.07 | 2.04 | 2.01 | 1.99 | 1.96 |
| 36 | 4.11 | 3.26 | 2.87 | 2.63 | 2.48 | 2.36 | 2.28 | 2.21 | 2.15 | 2.11 | 2.07 | 2.03 | 2.00 | 1.98 | 1.95 |
| 37 | 4.11 | 3.25 | 2.86 | 2.63 | 2.47 | 2.36 | 2.27 | 2.20 | 2.14 | 2.10 | 2.06 | 2.02 | 2.00 | 1.97 | 1.95 |
| 38 | 4.10 | 3.24 | 2.85 | 2.62 | 2.46 | 2.35 | 2.26 | 2.19 | 2.14 | 2.09 | 2.05 | 2.02 | 1.99 | 1.96 | 1.94 |
| 39 | 4.09 | 3.24 | 2.85 | 2.61 | 2.46 | 2.34 | 2.26 | 2.19 | 2.13 | 2.08 | 2.04 | 2.01 | 1.98 | 1.95 | 1.93 |
| 40 | 4.08 | 3.23 | 2.84 | 2.61 | 2.45 | 2.34 | 2.25 | 2.18 | 2.12 | 2.08 | 2.04 | 2.00 | 1.97 | 1.95 | 1.92 |
| 41 | 4.08 | 3.23 | 2.83 | 2.60 | 2.44 | 2.33 | 2.24 | 2.17 | 2.12 | 2.07 | 2.03 | 2.00 | 1.97 | 1.94 | 1.92 |
| 42 | 4.07 | 3.22 | 2.83 | 2.59 | 2.44 | 2.32 | 2.24 | 2.17 | 2.11 | 2.06 | 2.03 | 1.99 | 1.96 | 1.94 | 1.91 |
| 43 | 4.07 | 3.21 | 2.82 | 2.59 | 2.43 | 2.32 | 2.23 | 2.16 | 2.11 | 2.06 | 2.02 | 1.99 | 1.96 | 1.93 | 1.91 |
| 44 | 4.06 | 3.21 | 2.82 | 2.58 | 2.43 | 2.31 | 2.23 | 2.16 | 2.10 | 2.05 | 2.01 | 1.98 | 1.95 | 1.92 | 1.90 |
| 45 | 4.06 | 3.20 | 2.81 | 2.58 | 2.42 | 2.31 | 2.22 | 2.15 | 2.10 | 2.05 | 2.01 | 1.97 | 1.94 | 1.92 | 1.89 |
| 46 | 4.05 | 3.20 | 2.81 | 2.57 | 2.42 | 2.30 | 2.22 | 2.15 | 2.09 | 2.04 | 2.00 | 1.97 | 1.94 | 1.91 | 1.89 |
| 47 | 4.05 | 3.20 | 2.80 | 2.57 | 2.41 | 2.30 | 2.21 | 2.14 | 2.09 | 2.04 | 2.00 | 1.96 | 1.93 | 1.91 | 1.88 |
| 48 | 4.04 | 3.19 | 2.80 | 2.57 | 2.41 | 2.29 | 2.21 | 2.14 | 2.08 | 2.03 | 1.99 | 1.96 | 1.93 | 1.90 | 1.88 |
| 49 | 4.04 | 3.19 | 2.79 | 2.56 | 2.40 | 2.29 | 2.20 | 2.13 | 2.08 | 2.03 | 1.99 | 1.96 | 1.93 | 1.90 | 1.88 |
| 50 | 4.03 | 3.18 | 2.79 | 2.56 | 2.40 | 2.29 | 2.20 | 2.13 | 2.07 | 2.03 | 1.99 | 1.95 | 1.92 | 1.89 | 1.87 |

| | | | | | | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 51 | 4.03 | 3.18 | 2.79 | 2.55 | 2.40 | 2.28 | 2.20 | 2.13 | 2.07 | 2.02 | 1.98 | 1.95 | 1.92 | 1.89 | 1.87 |
| 52 | 4.03 | 3.18 | 2.78 | 2.55 | 2.39 | 2.28 | 2.19 | 2.12 | 2.07 | 2.02 | 1.98 | 1.94 | 1.91 | 1.89 | 1.86 |
| 53 | 4.02 | 3.17 | 2.78 | 2.55 | 2.39 | 2.28 | 2.19 | 2.12 | 2.06 | 2.01 | 1.97 | 1.94 | 1.91 | 1.88 | 1.86 |
| 54 | 4.02 | 3.17 | 2.78 | 2.54 | 2.39 | 2.27 | 2.18 | 2.12 | 2.06 | 2.01 | 1.97 | 1.94 | 1.91 | 1.88 | 1.86 |
| 55 | 4.02 | 3.16 | 2.77 | 2.54 | 2.38 | 2.27 | 2.18 | 2.11 | 2.06 | 2.01 | 1.97 | 1.93 | 1.90 | 1.88 | 1.85 |
| 56 | 4.01 | 3.16 | 2.77 | 2.54 | 2.38 | 2.27 | 2.18 | 2.11 | 2.05 | 2.00 | 1.96 | 1.93 | 1.90 | 1.87 | 1.85 |
| 57 | 4.01 | 3.16 | 2.77 | 2.53 | 2.38 | 2.26 | 2.18 | 2.11 | 2.05 | 2.00 | 1.96 | 1.93 | 1.90 | 1.87 | 1.85 |
| 58 | 4.01 | 3.16 | 2.76 | 2.53 | 2.37 | 2.26 | 2.17 | 2.10 | 2.05 | 2.00 | 1.96 | 1.92 | 1.89 | 1.87 | 1.84 |
| 59 | 4.00 | 3.15 | 2.76 | 2.53 | 2.37 | 2.26 | 2.17 | 2.10 | 2.04 | 2.00 | 1.96 | 1.92 | 1.89 | 1.86 | 1.84 |
| 60 | 4.00 | 3.15 | 2.76 | 2.53 | 2.37 | 2.25 | 2.17 | 2.10 | 2.04 | 1.99 | 1.95 | 1.92 | 1.89 | 1.86 | 1.84 |
| 61 | 4.00 | 3.15 | 2.76 | 2.52 | 2.37 | 2.25 | 2.16 | 2.09 | 2.04 | 1.99 | 1.95 | 1.91 | 1.88 | 1.86 | 1.83 |
| 62 | 4.00 | 3.15 | 2.75 | 2.52 | 2.36 | 2.25 | 2.16 | 2.09 | 2.03 | 1.99 | 1.95 | 1.91 | 1.88 | 1.85 | 1.83 |
| 63 | 3.99 | 3.14 | 2.75 | 2.52 | 2.36 | 2.25 | 2.16 | 2.09 | 2.03 | 1.98 | 1.94 | 1.91 | 1.88 | 1.85 | 1.83 |
| 64 | 3.99 | 3.14 | 2.75 | 2.52 | 2.36 | 2.24 | 2.16 | 2.09 | 2.03 | 1.98 | 1.94 | 1.91 | 1.88 | 1.85 | 1.83 |
| 65 | 3.99 | 3.14 | 2.75 | 2.51 | 2.36 | 2.24 | 2.15 | 2.08 | 2.03 | 1.98 | 1.94 | 1.90 | 1.87 | 1.85 | 1.82 |
| 66 | 3.99 | 3.14 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.03 | 1.98 | 1.94 | 1.90 | 1.87 | 1.84 | 1.82 |
| 67 | 3.98 | 3.13 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.02 | 1.98 | 1.93 | 1.90 | 1.87 | 1.84 | 1.82 |
| 68 | 3.98 | 3.13 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.02 | 1.97 | 1.93 | 1.90 | 1.87 | 1.84 | 1.82 |
| 69 | 3.98 | 3.13 | 2.74 | 2.50 | 2.35 | 2.23 | 2.15 | 2.08 | 2.02 | 1.97 | 1.93 | 1.90 | 1.86 | 1.84 | 1.81 |
| 70 | 3.98 | 3.13 | 2.74 | 2.50 | 2.35 | 2.23 | 2.14 | 2.07 | 2.02 | 1.97 | 1.93 | 1.89 | 1.86 | 1.84 | 1.81 |
| 71 | 3.98 | 3.13 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.97 | 1.93 | 1.89 | 1.86 | 1.83 | 1.81 |
| 72 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.86 | 1.83 | 1.81 |
| 73 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.86 | 1.83 | 1.81 |
| 74 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.22 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.85 | 1.83 | 1.80 |
| 75 | 3.97 | 3.12 | 2.73 | 2.49 | 2.34 | 2.22 | 2.13 | 2.06 | 2.01 | 1.96 | 1.92 | 1.88 | 1.85 | 1.83 | 1.80 |
| 76 | 3.97 | 3.12 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.01 | 1.96 | 1.92 | 1.88 | 1.85 | 1.82 | 1.80 |
| 77 | 3.97 | 3.12 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.96 | 1.92 | 1.88 | 1.85 | 1.82 | 1.80 |
| 78 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.85 | 1.82 | 1.80 |
| 79 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.85 | 1.82 | 1.79 |
| 80 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.21 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.84 | 1.82 | 1.79 |
| 81 | 3.96 | 3.11 | 2.72 | 2.48 | 2.33 | 2.21 | 2.12 | 2.05 | 2.00 | 1.95 | 1.91 | 1.87 | 1.84 | 1.82 | 1.79 |
| 82 | 3.96 | 3.11 | 2.72 | 2.48 | 2.33 | 2.21 | 2.12 | 2.05 | 2.00 | 1.95 | 1.91 | 1.87 | 1.84 | 1.81 | 1.79 |
| 83 | 3.96 | 3.11 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.95 | 1.91 | 1.87 | 1.84 | 1.81 | 1.79 |

| | | | | | | | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 84 | 3.95 | 3.11 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.95 | 1.90 | 1.87 | 1.84 | 1.81 | 1.79 |
| 85 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.84 | 1.81 | 1.79 |
| 86 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.84 | 1.81 | 1.78 |
| 87 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.20 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.83 | 1.81 | 1.78 |
| 88 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.20 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.81 | 1.78 |
| 89 | 3.95 | 3.10 | 2.71 | 2.47 | 2.32 | 2.20 | 2.11 | 2.04 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |
| 90 | 3.95 | 3.10 | 2.71 | 2.47 | 2.32 | 2.20 | 2.11 | 2.04 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |

