

No.Ref :
Tgl.Intv :

KUESIONER PENELITIAN
PREFERENSI DAN PERILAKU KONSUMEN KARTU KREDIT SYARIAH
EKONOMI KEUANGAN SYARIAH – UNIVERSITAS INDONESIA 2007

Dalam rangka untuk memberikan masukan terhadap pengembangan produk kartu kredit bagi konsumen, sedang dilakukan penelitian mengenai konsep baru kartu kredit yaitu **Kartu Kredit Syariah**. Mohon kesediaan Saudara untuk mengisi kuesioner di bawah ini yang menurut Saudara paling sesuai. Pernyataan dan data Saudara akan dijaga kerahasiannya dan hanya digunakan untuk keperluan penelitian.

Screening

Beri tanda **X** pada kolom pilihan sebagai berikut :

1. Usia Anda? 21-31 th 32-42 th 43-53 th 54-64 th
2. Memiliki kartu kredit? Ya Tidak (**stop**)
3. Nasabah Bank? Ya Tidak (**stop**)
4. Pekerjaan Karyawan Pengusaha Profesional TNI/Polisi/PNS
5. Penghasilan Rp.2,5-5 juta per bulan >Rp. 5 – 7,5 juta per bulan > Rp. 7,5-10 juta per bulan > Rp. 10 juta per bulan

Kuesioner Utama

1. Sebutkan nama kartu kredit syariah yang Anda ketahui!
2. Sebutkan nama bank syariah yang Anda ketahui! (boleh lebih dari satu)

Beri tanda X pada kolom pilihan sesuai pendapat Anda

- Jawaban berskala 1 – 5, dimana
- 1 = Sangat Tidak Setuju
 - 2 = Tidak Setuju
 - 3 = Ragu-Ragu
 - 4 = Setuju
 - 5 = Sangat Setuju

- | | | | | | | |
|----|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1 | Kartu kredit syariah tidak menerapkan bunga melainkan dengan biaya bulanan. Hal ini menguntungkan pemegang kartu karena konsep biaya tidak mengenal bunga berbunga sehingga akan lebih murah. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | Kartu kredit syariah memberikan hadiah uang tunai (<i>cash reward</i>) atas setiap transaksi yang dilakukan. Hal ini menguntungkan pemegang kartu karena hadiah tunai akan mengurangi biaya bulanan. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Kartu kredit syariah memberikan pengembalian tunai (<i>cash back/rebate</i>) berdasarkan jumlah dan pembayaran transaksi. Hal ini menguntungkan pemegang kartu karena pengembalian tunai akan mengurangi biaya bulanan. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | Biaya tahunan, biaya penarikan uang tunai, biaya keterlambatan, dan biaya <i>over limit</i> , pada kartu kredit syariah merupakan hal yang wajar dalam setiap produk kartu kredit | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 | Penjelasan tata cara perhitungan biaya kartu kredit syariah kepada setiap pemegang kartu adalah sesuatu yang adil dan menyenangkan. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 | Kartu kredit syariah memiliki nilai fungsional sama dengan kartu kredit konvensional dengan memiliki jaringan Master Card Worldwide, fasilitas pembayaran tagihan, fasilitas cicilan tetap, <i>credit shield</i> , <i>airport lounge</i> dan <i>cash advance</i> . | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7 | Kartu kredit syariah mensyaratkan konsumen untuk menginvestasikan sejumlah dana (<i>goodwill investment</i>) dalam bentuk tabungan. Hal ini merupakan cara yang baik untuk mengontrol kemampuan finansial pengguna kartu | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8 | Investasi tersebut diberikan Imbal hasil yang dapat dinikmati oleh pengguna kartu ataupun dapat disalurkan untuk <i>zakat</i> , <i>infaq</i> atau <i>sodaqoh</i> . Hal ini merupakan keuntungan bagi pengguna kartu. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9 | Penempatan investasi sebesar 10% dari limit kartu sebagai syarat pengefektifkan kartu merupakan nilai yang wajar | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10 | Penawaran pembayaran Umrah dengan cicilan serta penawaran spesial dari <i>Islamic merchant</i> terpilih merupakan fitur yang berbeda dari kartu kredit pada umumnya. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11 | Bank Danamon Syariah sebagai penerbit kartu kredit syariah memiliki reputasi yang baik. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

12	Saya mengenal produk-produk lainnya dari Bank Danamon Syariah	1	2	3	4	5
13	Nama kartu kredit syariah yaitu Dirham Card, memberikan kesan dan citra yang baik	1	2	3	4	5
14	Memiliki Dirham Card dari Bank Danamon Syariah memberikan kebanggaan untuk saya	1	2	3	4	5
15	Bank Danamon Syariah berkompeten dalam menerbitkan kartu kredit syariah	1	2	3	4	5
16	Saya selalu meningkatkan pengetahuan keagamaan saya	1	2	3	4	5
17	Saya aktif dalam kegiatan keagamaan saya	1	2	3	4	5
18	Penting bagi saya untuk melakukan ritual keagamaan saya	1	2	3	4	5
19	Keyakinan beragama mempengaruhi keputusan ² dalam hidup saya	1	2	3	4	5
20	Agama sangat penting bagi saya karena ia memberi jawaban atas arti hidup ini	1	2	3	4	5
21	Saya menyukai konsep kartu kredit syariah secara keseluruhan	1	2	3	4	5
22	Kartu kredit syariah sesuai dengan kebutuhan saya	1	2	3	4	5
23	Saya berminat terhadap kartu kredit syariah	1	2	3	4	5
24	Saya akan mendaftarkan (<i>apply</i>) keanggotaan kartu kredit syariah	1	2	3	4	5
25	Saya akan merekomendasikan kartu kredit syariah kepada orang lain	1	2	3	4	5
26	Saya akan mengalihkan tagihan kartu kredit saya ke kartu kredit syariah	1	2	3	4	5

DEMOGRAFI

1. Agama Anda Islam Non-Islam
2. Jenis Kelamin Wanita Pria
3. Pendidikan terakhir D3 S1 S2 Lainnya
4. Penggunaan kartu kredit < 1th >1th - 5 th > 5 tahun
5. Nasabah Bank Danamon? ya tidak
6. Nasabah Danamon Syariah? ya tidak

Dalam spasi yang tersedia di bawah ini, harap berikan saran-saran Anda untuk dapat meningkatkan pelayanan produk/ fitur kartu kredit syariah. Hal ini dapat mencakup apa saja yang berhubungan dengan pertanyaan-pertanyaan di survei atau ide-ide lain yang mungkin Anda miliki.

.....
.....
.....
.....
.....

-----Terima Kasih atas Partisipasi Saudara-----

Data Uji Validitas dan Reabilitas 50 Data Responden

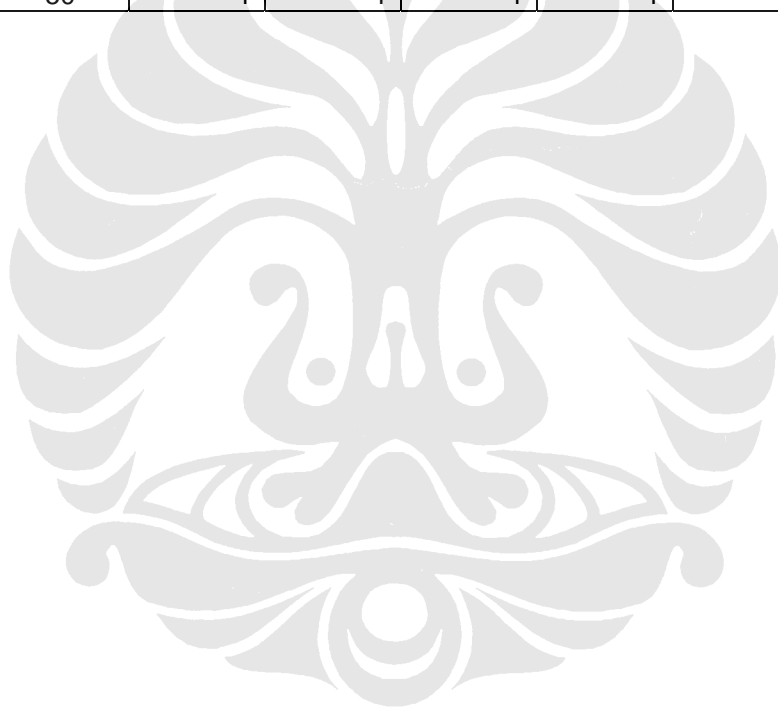
Keterangan:

B	= Biaya	R	= Komitmen Beragama
F	= Fitur	P	= Preferensi
M	= Merek	L	= Perilaku

No.	B1	B2	B3	B4	B5	F1	F2
1	5	5	5	4	4	4	4
2	4	2	4	2	4	4	4
3	4	2	4	2	4	4	4
4	3	3	3	5	3	4	4
5	3	4	3	2	3	2	3
6	3	3	3	5	3	3	3
7	3	3	3	5	3	3	3
8	4	2	4	2	4	4	4
9	4	2	4	2	4	4	4
10	4	3	4	4	3	3	4
11	4	4	5	3	4	3	5
12	5	4	4	4	4	3	3
13	4	4	4	3	3	3	4
14	3	4	4	4	4	4	4
15	5	5	5	4	4	4	4
16	1	2	1	2	3	3	2
17	2	4	4	2	4	4	4
18	5	4	2	4	4	2	2
19	4	4	3	4	3	4	4
20	4	3	3	4	3	2	4
21	5	5	5	1	4	4	4
22	4	2	2	2	4	4	4
23	4	1	1	4	5	5	5
24	4	4	4	4	4	4	5
25	4	5	4	4	5	4	4
26	4	4	4	3	3	4	4
27	3	4	4	1	4	4	4
28	4	4	4	4	4	4	4
29	4	3	3	4	3	4	3
30	4	4	4	5	4	4	5
31	3	3	3	3	3	3	3
32	3	3	4	4	4	5	4
33	5	5	5	4	5	5	3
34	3	4	4	4	3	4	4
35	5	3	4	2	3	4	4

36	4	4	4	4	4	4	3
37	5	5	5	5	3	4	5
38	1	1	1	2	5	3	2

No.	B1	B2	B3	B4	B5	F1	F2
39	4	4	4	4	4	4	5
40	5	5	5	5	5	5	5
41	5	5	5	4	4	5	5
42	4	3	4	4	5	3	4
43	4	4	4	4	4	3	4
44	4	4	4	3	5	4	3
45	3	3	3	5	3	3	3
46	5	5	5	5	5	5	5
47	3	3	3	3	5	3	3
48	5	5	5	4	5	3	4
49	3	3	3	3	2	3	2
50	4	4	4	4	4	4	4



No.	F3	F4	F5	M1	M2	M3	M4
1	5	4	4	4	3	4	4
2	4	4	4	3	3	4	3
3	4	4	3	3	4	3	4
4	3	3	4	3	3	3	3
5	4	2	5	3	2	4	4
6	3	3	3	4	1	4	2
7	3	3	3	4	1	4	2
8	4	4	4	3	3	4	3
9	4	4	4	3	3	4	3
10	4	4	4	3	2	3	3
11	3	4	3	4	1	3	3
12	4	3	5	3	2	2	3
13	5	4	5	3	3	3	3
14	3	3	5	3	2	4	2
15	4	3	5	3	2	4	3
16	1	1	2	3	1	2	3
17	4	2	4	3	2	4	2
18	4	2	5	4	4	4	4
19	3	4	4	4	4	4	3
20	4	3	4	4	4	4	3
21	5	2	4	4	4	4	4
22	4	3	4	5	4	5	5
23	4	1	2	5	1	5	4
24	4	4	4	4	4	4	4
25	4	4	4	5	4	5	4
26	4	5	4	4	4	4	3
27	4	4	4	3	2	4	3
28	4	4	4	4	3	4	3
29	4	4	4	3	3	4	4
30	4	4	4	4	4	4	3
31	3	3	3	3	3	3	3
32	5	3	5	4	3	3	3
33	3	3	5	4	4	4	5
34	4	4	5	4	2	3	2
35	4	3	4	4	2	5	4
36	4	3	4	4	2	4	4
37	5	5	4	3	2	4	3
38	3	1	1	1	2	1	1
39	4	3	4	4	3	2	4
40	5	5	5	3	1	3	3
41	5	5	5	5	2	5	5
42	4	3	4	4	2	4	3
43	4	4	4	4	1	3	3
44	5	4	4	3	3	3	3
45	3	3	4	4	3	3	5
46	5	4	5	3	3	5	3
47	3	3	4	3	1	4	3
48	4	4	3	4	3	3	3

49	2	2	2	3	2	2	2
50	4	4	4	3	3	4	3

No.	M5	R1	R2	R3	R4	R5	P1
1	5	5	5	5	5	5	4
2	4	4	4	4	4	4	4
3	4	4	4	4	4	4	4
4	4	4	3	4	4	4	3
5	4	5	4	5	5	5	5
6	3	4	4	4	4	4	5
7	3	4	4	4	4	4	5
8	4	4	4	4	4	4	4
9	4	4	4	4	4	4	4
10	4	4	4	4	4	4	3
11	3	5	5	4	5	4	3
12	4	4	5	5	5	5	3
13	3	4	4	4	5	5	3
14	4	5	4	4	4	4	4
15	2	4	4	5	5	5	4
16	4	3	2	1	1	2	3
17	4	5	4	4	4	4	4
18	4	5	5	2	5	5	5
19	4	4	4	4	4	3	3
20	4	4	3	4	4	4	3
21	5	5	4	5	5	5	5
22	5	5	5	5	5	5	5
23	5	5	4	2	5	5	5
24	4	5	5	5	5	5	4
25	4	5	5	4	1	5	4
26	3	4	4	4	5	5	4
27	3	4	4	4	4	4	4
28	4	3	3	4	4	4	4
29	3	4	4	4	4	4	4
30	4	3	4	3	3	4	3
31	3	3	3	3	3	3	3
32	3	4	3	3	3	3	4
33	4	5	5	5	5	5	5
34	3	4	4	4	4	5	3
35	4	5	4	4	5	5	5
36	4	4	3	4	4	4	4
37	3	4	4	4	5	5	4
38	1	5	5	5	5	5	1
39	3	3	4	3	5	5	5
40	3	5	4	5	5	5	5
41	5	5	5	5	5	5	5
42	3	4	3	4	5	5	4
43	3	3	3	3	3	3	3
44	4	5	3	3	5	5	4
45	3	2	2	2	2	2	4

46	4	5	3	4	5	5	5
47	3	3	3	4	5	5	3
48	3	4	4	4	5	5	4
49	2	3	2	2	3	3	2
50	4	4	4	4	4	4	4



No.	P2	P3	L1	L2	L3
1	3	4	3	5	4
2	4	4	4	4	3
3	4	4	4	4	3
4	3	3	3	3	3
5	4	4	4	3	3
6	4	5	5	5	4
7	5	4	4	4	4
8	4	4	4	4	3
9	4	4	4	4	4
10	2	3	3	4	3
11	3	3	3	4	3
12	3	5	5	5	3
13	3	3	3	3	3
14	3	3	3	2	2
15	3	4	3	3	3
16	4	5	2	3	2
17	3	3	3	2	2
18	4	4	4	4	4
19	3	4	4	4	4
20	3	3	3	3	3
21	4	4	4	5	5
22	5	5	4	5	5
23	4	4	5	1	5
24	3	4	3	4	4
25	4	4	4	5	4
26	4	3	3	3	3
27	3	3	2	2	2
28	4	4	3	4	3
29	3	4	4	4	3
30	4	3	4	3	4
31	3	3	3	3	3
32	3	2	2	2	2
33	5	5	5	4	5
34	3	3	3	3	3
35	5	5	5	4	4
36	4	4	4	4	4
37	4	4	5	4	4
38	3	3	5	2	4
39	4	3	3	3	3
40	5	5	5	5	4
41	5	4	4	4	4
42	3	4	3	3	3
43	3	3	3	3	3
44	3	3	3	4	3
45	4	5	5	5	5
46	4	4	5	5	3
47	2	3	3	3	3
48	4	4	3	4	3

49	3	3	3	3	2
50	3	4	3	3	4



Output Uji Validitas

1. Uji Validitas Biaya

Factor Analysis

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
B1	3.8400	.95533	50
B2	3.5800	1.07076	50
B3	3.7200	1.03095	50
B4	3.5000	1.11117	50
B5	3.8400	.76559	50

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.667
Bartlett's Test of Sphericity	Approx. Chi-Square	74.586
	df	10
	Sig.	.000

Anti-image Matrices

	B1	B2	B3	B4	B5
Anti-image Covariance					
B1	.546	-.039	-.183	-.125	-.118
B2	-.039	.392	-.236	-.186	.009
B3	-.183	-.236	.356	.116	-.032
B4	-.125	-.186	.116	.823	.053
B5	-.118	.009	-.032	.053	.933
Anti-image Correlation					
B1	.777 ^a	-.084	-.415	-.187	-.165
B2	-.084	.660 ^a	-.631	-.328	.015
B3	-.415	-.631	.622 ^a	.215	-.056
B4	-.187	-.328	.215	.535 ^a	.061
B5	-.165	.015	-.056	.061	.777 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
B1	1.000	.684
B2	1.000	.774
B3	1.000	.767
B4	1.000	.587
B5	1.000	.710

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.500	49.998	49.998	2.500	49.998	49.998
2	1.022	20.437	70.435	1.022	20.437	70.435
3	.812	16.237	86.672			
4	.452	9.035	95.707			
5	.215	4.293	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component	
	1	2
B1	.823	.076
B2	.869	-.137
B3	.871	.089
B4	.445	-.624
B5	.331	.775

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

2. Uji Validitas Fitur

Factor Analysis

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
F1	3.7000	.76265	50
F2	3.8000	.83299	50
F3	3.8600	.80837	50
F4	3.3600	.98478	50
F5	3.9400	.89008	50

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.756
Bartlett's Test of Sphericity	Approx. Chi-Square	76.350
	df	10
	Sig.	.000

Anti-image Matrices

	F1	F2	F3	F4	F5
Anti-image Covariance					
F1	.690	-.229	-.054	-.001	-.023
F2	-.229	.482	-.162	-.197	.059
F3	-.054	-.162	.511	-.069	-.245
F4	-.001	-.197	-.069	.595	-.155
F5	-.023	.059	-.245	-.155	.647
Anti-image Correlation					
F1	.790 ^a	-.396	-.092	-.001	-.034
F2	-.396	.715 ^a	-.327	-.369	.105
F3	-.092	-.327	.767 ^a	-.126	-.427
F4	-.001	-.369	-.126	.803 ^a	-.250
F5	-.034	.105	-.427	-.250	.721 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
F1	1.000	.434
F2	1.000	.659
F3	1.000	.669
F4	1.000	.591
F5	1.000	.451

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.803	56.063	56.063	2.803	56.063	56.063
2	.860	17.192	73.255			
3	.582	11.643	84.899			
4	.445	8.895	93.794			
5	.310	6.206	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix ^a

	Component
	1
F1	.659
F2	.812
F3	.818
F4	.769
F5	.671

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

3. Uji Validitas Merek

Factor Analysis

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
M1	3.5600	.73290	50
M2	2.6000	1.01015	50
M3	3.6400	.87505	50
M4	3.2400	.84660	50
M5	3.6000	.80812	50

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.765
Bartlett's Test of Sphericity	Approx. Chi-Square	73.118
	df	10
	Sig.	.000

Anti-image Matrices

	M1	M2	M3	M4	M5
Anti-image Covariance					
M1	.558	.049	-.194	-.209	-.051
M2	.049	.820	-.004	-.187	-.088
M3	-.194	-.004	.582	.001	-.215
M4	-.209	-.187	.001	.526	-.163
M5	-.051	-.088	-.215	-.163	.536
Anti-image Correlation					
M1	.763 ^a	.073	-.340	-.387	-.093
M2	.073	.769 ^a	-.006	-.285	-.133
M3	-.340	-.006	.761 ^a	.002	-.385
M4	-.387	-.285	.002	.750 ^a	-.307
M5	-.093	-.133	-.385	-.307	.786 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
M1	1.000	.607
M2	1.000	.260
M3	1.000	.575
M4	1.000	.655
M5	1.000	.664

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.760	55.203	55.203	2.760	55.203	55.203
2	.893	17.860	73.064			
3	.560	11.205	84.269			
4	.459	9.189	93.458			
5	.327	6.542	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
M1	.779
M2	.510
M3	.758
M4	.809
M5	.815

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

4. Uji Validitas Komitmen Beragama

Factor Analysis

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
R1	4.1600	.76559	50
R2	3.8600	.80837	50
R3	3.8800	.91785	50
R4	4.2200	.99571	50
R5	4.3200	.81916	50

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.814
Bartlett's Test of Sphericity	Approx. Chi-Square	128.121
	df	10
	Sig.	.000

Anti-image Matrices

	R1	R2	R3	R4	R5
Anti-image Covariance					
R1	.477	-.182	-.031	-.027	-.088
R2	-.182	.435	-.159	.049	-.091
R3	-.031	-.159	.520	-.105	-.038
R4	-.027	.049	-.105	.393	-.208
R5	-.088	-.091	-.038	-.208	.307
Anti-image Correlation					
R1	.863 ^a	-.399	-.062	-.062	-.229
R2	-.399	.804 ^a	-.333	.118	-.249
R3	-.062	-.333	.881 ^a	-.232	-.095
R4	-.062	.118	-.232	.764 ^a	-.598
R5	-.229	-.249	-.095	-.598	.782 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
R1	1.000	.655
R2	1.000	.668
R3	1.000	.634
R4	1.000	.650
R5	1.000	.781

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.388	67.763	67.763	3.388	67.763	67.763
2	.619	12.371	80.134			
3	.479	9.573	89.707			
4	.310	6.210	95.916			
5	.204	4.084	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix ^a

	Component
	1
R1	.809
R2	.818
R3	.796
R4	.806
R5	.884

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

5. Uji Validitas Preferensi

Factor Analysis

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
P1	3.9000	.88641	50
P2	3.6000	.75593	50
P3	3.7600	.74396	50

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.678
Bartlett's Test of Sphericity	Approx. Chi-Square	52.100
	df	3
	Sig.	.000

Anti-image Matrices

		P1	P2	P3
Anti-image Covariance	P1	.543	-.260	-.070
	P2	-.260	.435	-.234
	P3	-.070	-.234	.601
Anti-image Correlation	P1	.695 ^a	-.535	-.122
	P2	-.535	.628 ^a	-.458
	P3	-.122	-.458	.737 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
P1	1.000	.710
P2	1.000	.813
P3	1.000	.669

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.192	73.066	73.066	2.192	73.066	73.066
2	.514	17.128	90.194			
3	.294	9.806	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
P1	.842
P2	.902
P3	.818

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

6. Uji Validitas: Perilaku

Factor Analysis

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
L1	3.6400	.87505	50
L2	3.6000	.96890	50

L3	3.4000	.83299	50
----	--------	--------	----

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.658
Bartlett's Test of Sphericity	Approx. Chi-Square	42.275
	df	3
	Sig.	.000

Anti-image Matrices

		L1	L2	L3
Anti-image Covariance	L1	.515	-.137	-.305
	L2	-.137	.754	-.141
	L3	-.305	-.141	.513
Anti-image Correlation	L1	.623 ^a	-.220	-.594
	L2	-.220	.805 ^a	-.226
	L3	-.594	-.226	.622 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
L1	1.000	.756
L2	1.000	.550
L3	1.000	.758

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.065	68.818	68.818	2.065	68.818	68.818
2	.613	20.435	89.252			
3	.322	10.748	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
L1	.870
L2	.742
L3	.871

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Sumber: Olahan Data SPSS



Output Uji Reliabilitas

1. Uji Reabilitas Biaya

Reliability

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.719	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
B1	14.6400	7.419	.636	.609
B2	14.9000	6.663	.693	.574
B3	14.7600	7.002	.656	.595
B4	14.9800	8.632	.272	.761
B5	14.6400	10.153	.185	.761

2. Uji Reliabilitas : Fitur

Reliability

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.799	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
F1	14.9600	7.631	.479	.790
F2	14.8600	6.694	.659	.736
F3	14.8000	6.735	.677	.732
F4	15.3000	6.255	.610	.753
F5	14.7200	7.063	.502	.786

3. Uji Reliabilitas Merek

Reliability

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

- a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.776	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
M1	13.0800	6.932	.590	.726
M2	14.0400	6.856	.353	.814
M3	13.0000	6.490	.558	.732
M4	13.4000	6.245	.658	.698
M5	13.0400	6.407	.657	.701

4. Uji Reliabilitas : Komitmen Beragama

Reliability

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.877	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
R1	16.2800	8.818	.689	.856
R2	16.5800	8.575	.699	.853
R3	16.5600	8.129	.681	.857
R4	16.2200	7.726	.690	.858
R5	16.1200	8.108	.806	.828

5. Uji Reliabilitas : Preferensi

Reliability

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.810	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
P1	7.3600	1.827	.644	.769
P2	7.6600	1.984	.751	.650
P3	7.5000	2.255	.603	.796

6. Uji Reabilitas Perilaku

Reliability

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.764	.771	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
L1	7.0000	2.367	.652	.621
L2	7.0400	2.447	.495	.807
L3	7.2400	2.472	.658	.621

Sumber: Olahan data SPSS

Data Regresi dan Analisis Jalur 201 Data Responden

Keterangan:

B	= Biaya	R	= Komitmen Beragama
F	= Fitur	P	= Preferensi
M	= Merek	L	= Perilaku
		q	= Data demografi

No.	B1	B2	B3	B4	B5	F1	F2
1	5	5	5	4	4	4	4
2	4	2	4	2	4	4	4
3	4	2	4	2	4	4	4
4	3	3	3	5	3	4	4
5	3	4	3	2	3	2	3
6	3	3	3	5	3	3	3
7	3	3	3	5	3	3	3
8	4	2	4	2	4	4	4
9	4	2	4	2	4	4	4
10	4	3	4	4	3	3	4
11	4	4	5	3	4	3	5
12	5	4	4	4	4	3	3
13	4	4	4	3	3	3	4
14	3	4	4	4	4	4	4
15	5	5	5	4	4	4	4
16	2	4	4	2	4	4	4
17	5	4	2	4	4	2	2
18	4	4	3	4	3	4	4
19	4	3	3	4	3	2	4
20	5	5	5	1	4	4	4
21	4	2	2	2	4	4	4
22	4	1	1	4	5	5	5
23	4	4	4	4	4	4	5
24	4	5	4	4	5	4	4
25	4	4	4	3	3	4	4
26	3	4	4	1	4	4	4
27	4	4	4	4	4	4	4
28	4	3	3	4	3	4	3
29	4	4	4	5	4	4	5
30	3	3	3	3	3	3	3
31	3	3	4	4	4	5	4
32	5	5	5	4	5	5	3
33	3	4	4	4	3	4	4
34	5	3	4	2	3	4	4
35	4	4	4	4	4	4	3
36	5	5	5	5	3	4	5

37	1	1	1	2	5	3	2
38	4	4	4	4	4	4	5

No.	B1	B2	B3	B4	B5	F1	F2
39	5	5	5	5	5	5	5
40	5	5	5	4	4	5	5
41	4	3	4	4	5	3	4
42	4	4	4	4	4	3	4
43	4	4	4	3	5	4	3
44	3	3	3	5	3	3	3
45	5	5	5	5	5	5	5
46	3	3	3	3	5	3	3
47	5	5	5	4	5	3	4
48	3	3	3	3	2	3	2
49	4	4	4	4	4	4	4
50	5	5	5	5	4	5	5
51	4	4	3	3	5	3	3
52	4	3	3	4	5	5	4
53	4	3	3	4	4	5	4
54	3	4	4	4	3	5	2
55	5	5	5	5	5	5	5
56	4	3	4	3	2	4	4
57	5	4	4	4	5	5	5
58	4	3	3	3	4	4	4
59	5	5	5	5	5	5	5
60	4	4	4	4	4	4	4
61	3	3	3	3	3	3	3
62	4	4	2	5	5	4	2
63	1	1	1	2	4	1	1
64	4	3	4	4	5	2	4
65	4	4	3	2	4	4	4
66	5	5	5	4	4	4	3
67	2	4	4	4	3	3	3
68	5	5	5	4	5	5	5
69	4	4	3	4	4	4	3
70	4	2	2	3	2	2	2
71	4	3	4	4	5	5	5
72	4	4	4	2	4	4	4
73	4	4	4	3	4	4	3
74	5	4	5	4	3	4	3
75	1	2	3	3	2	2	3
76	4	4	4	5	5	4	4
77	3	3	4	2	2	3	3
78	4	4	1	2	5	3	1
79	3	5	4	4	2	4	4
80	4	5	5	4	4	4	5
81	4	3	4	2	4	4	4
82	3	4	4	4	3	3	4
83	2	3	2	3	4	1	1
84	4	5	3	2	3	4	4

85	3	4	2	5	2	1	3
86	2	1	3	5	3	4	3
87	4	4	4	4	3	4	4
88	5	1	4	1	4	1	4
89	1	1	1	1	3	3	1
90	4	2	4	4	4	2	4
91	4	1	1	1	1	1	4
No.	B1	B2	B3	B4	B5	F1	F2
92	4	4	4	3	5	2	3
93	4	4	4	4	3	4	4
94	3	4	4	4	4	4	3
95	3	3	2	4	3	3	3
96	3	4	4	5	2	3	3
97	4	3	4	4	3	4	4
98	3	3	3	2	3	1	3
99	3	5	4	4	5	5	4
100	4	4	4	4	3	3	3
101	4	5	5	4	3	3	4
102	5	5	5	1	4	5	2
103	3	4	4	4	3	3	4
104	5	5	4	4	4	3	4
105	5	4	4	4	4	4	5
106	4	4	4	4	4	4	4
107	5	4	4	4	4	4	5
108	4	4	4	4	4	4	5
109	4	4	4	4	4	4	4
110	4	4	4	4	4	3	4
111	4	5	4	3	4	4	4
112	4	3	4	4	5	5	4
113	4	3	4	4	4	5	4
114	5	5	5	3	4	4	4
115	4	4	4	2	4	4	4
116	4	4	3	4	3	4	3
117	5	5	5	4	3	4	4
118	4	4	4	4	4	4	4
119	4	3	4	5	5	3	3
120	4	5	4	5	5	5	4
121	4	3	3	4	5	3	4
122	4	4	5	5	4	4	4
123	4	4	4	4	5	5	4
124	5	4	4	5	5	5	5
125	4	5	4	5	4	4	4
126	4	4	4	5	5	4	5
127	4	4	4	4	5	5	4
128	4	4	4	4	5	4	4
129	4	4	4	5	5	4	4
130	4	4	4	3	3	4	3
131	4	5	5	4	5	4	4
132	4	5	5	4	4	5	4
133	4	4	4	4	5	4	4

134	5	5	5	4	5	4	4
135	5	4	5	5	5	4	4
136	4	4	5	4	5	4	4
137	4	4	4	4	4	4	4
138	4	5	5	5	5	4	5
139	4	4	4	4	4	4	4
140	4	5	5	5	5	4	4
141	4	5	5	5	5	4	4
142	4	5	5	5	5	4	4
143	3	3	4	4	5	5	4
144	3	3	4	4	3	4	5
No.	B1	B2	B3	B4	B5	F1	F2
145	3	4	4	4	5	4	5
146	4	4	4	4	5	4	4
147	3	3	4	4	5	5	4
148	4	5	4	3	4	5	5
149	5	4	5	3	3	4	4
150	1	2	2	4	3	4	2
151	5	5	5	5	5	5	5
152	4	3	4	4	4	4	4
153	5	5	5	4	4	5	5
154	5	3	3	3	3	5	5
155	4	4	4	3	4	4	4
156	4	4	4	3	4	3	4
157	5	5	4	4	5	5	3
158	5	5	4	3	4	4	4
159	3	3	3	3	3	5	5
160	4	4	4	4	4	4	4
161	5	5	5	2	4	2	4
162	4	4	5	4	4	4	5
163	3	3	3	3	3	3	3
164	4	4	4	3	4	4	2
165	4	4	4	4	4	4	4
166	4	4	3	4	3	4	4
167	5	4	5	4	4	4	3
168	4	4	4	4	4	4	2
169	5	5	5	4	4	4	4
170	5	5	5	2	4	4	2
171	5	4	5	5	5	5	4
172	4	4	4	3	4	4	3
173	4	5	4	2	2	3	4
174	5	4	4	2	4	4	4
175	3	3	3	1	3	4	4
176	4	4	4	4	4	3	4
177	5	5	5	4	4	4	4
178	4	4	4	3	4	5	2
179	4	4	4	4	4	4	4
180	4	5	4	4	4	4	4
181	4	4	4	4	5	5	3
182	4	5	5	4	5	5	4

183	4	2	3	2	4	4	1
184	4	4	4	5	4	4	4
185	5	5	5	4	5	5	5
186	4	3	4	4	4	5	4
187	4	4	4	4	4	3	4
188	4	4	4	4	4	4	4
189	3	4	5	4	4	4	3
190	4	4	4	4	4	4	4
191	4	5	5	4	4	4	2
192	5	5	5	4	4	4	4
193	4	4	4	4	4	4	4
194	3	4	4	4	3	4	4
195	1	1	1	5	5	5	5
196	4	3	4	4	4	4	4
197	4	3	4	4	4	4	2
No.	B1	B2	B3	B4	B5	F1	F2
198	5	5	5	5	5	5	5
199	4	5	5	4	5	5	5
200	5	5	5	5	5	4	5
201	4	4	5	3	4	3	5



No.	F3	F4	F5	M1	M2	M3	M4
1	5	4	4	4	3	4	4
2	4	4	4	3	3	4	3
3	4	4	3	3	4	3	4
4	3	3	4	3	3	3	3
5	4	2	5	3	2	4	4
6	3	3	3	4	1	4	2
7	3	3	3	4	1	4	2
8	4	4	4	3	3	4	3
9	4	4	4	3	3	4	3
10	4	4	4	3	2	3	3
11	3	4	3	4	1	3	3
12	4	3	5	3	2	2	3
13	5	4	5	3	3	3	3
14	3	3	5	3	2	4	2
15	4	3	5	3	2	4	3
16	4	2	4	3	2	4	2
17	4	2	5	4	4	4	4
18	3	4	4	4	4	4	3
19	4	3	4	4	4	4	3
20	5	2	4	4	4	4	4
21	4	3	4	5	4	5	5
22	4	1	2	5	1	5	4
23	4	4	4	4	4	4	4
24	4	4	4	5	4	5	4
25	4	5	4	4	4	4	3
26	4	4	4	3	2	4	3
27	4	4	4	4	3	4	3
28	4	4	4	3	3	4	4
29	4	4	4	4	4	4	3
30	3	3	3	3	3	3	3
31	5	3	5	4	3	3	3
32	3	3	5	4	4	4	5
33	4	4	5	4	2	3	2
34	4	3	4	4	2	5	4
35	4	3	4	4	2	4	4
36	5	5	4	3	2	4	3
37	3	1	1	1	2	1	1
38	4	3	4	4	3	2	4
39	5	5	5	3	1	3	3
40	5	5	5	5	2	5	5
41	4	3	4	4	2	4	3
42	4	4	4	4	1	3	3
43	5	4	4	3	3	3	3
44	3	3	4	4	3	3	5
45	5	4	5	3	3	5	3
46	3	3	4	3	1	4	3
47	4	4	3	4	3	3	3
48	2	2	2	3	2	2	2

49	4	4	4	3	3	4	3
50	5	5	5	3	1	4	5
51	3	3	3	3	1	3	3
52	4	3	3	3	3	3	4

No.	F3	F4	F5	M1	M2	M3	M4
53	4	5	5	5	3	3	4
54	4	2	5	3	2	4	2
55	5	5	5	5	3	5	4
56	4	4	4	3	2	2	2
57	5	3	5	4	2	3	3
58	4	3	4	3	1	1	1
59	5	5	5	3	1	2	2
60	4	4	4	3	2	3	3
61	4	3	4	3	3	2	2
62	2	2	3	4	5	4	4
63	1	3	1	4	4	4	4
64	5	4	4	3	2	3	3
65	5	4	3	3	2	3	3
66	5	4	4	4	4	4	4
67	4	4	4	3	3	3	3
68	4	3	3	3	3	3	3
69	4	4	4	3	4	4	5
70	1	4	4	3	2	4	4
71	5	4	5	4	2	3	3
72	4	4	4	4	3	3	4
73	4	2	4	4	4	4	4
74	5	4	4	4	4	3	5
75	1	3	1	3	2	3	2
76	5	4	4	4	3	3	4
77	2	3	3	2	2	3	3
78	4	4	3	3	3	3	3
79	4	2	3	4	3	4	3
80	4	4	4	3	1	4	4
81	5	2	4	4	4	4	4
82	4	3	4	3	3	3	3
83	2	5	3	2	1	3	2
84	5	3	4	4	3	3	3
85	1	2	3	4	2	3	1
86	2	1	2	5	2	1	3
87	4	3	3	2	2	2	2
88	1	3	1	1	3	5	3
89	2	1	1	1	1	1	1
90	4	3	4	3	3	3	3
91	4	1	4	3	4	4	3
92	4	3	4	5	4	4	3
93	5	3	4	3	4	4	4
94	5	3	4	4	4	4	4
95	4	2	4	2	4	4	4
96	4	5	3	4	3	3	5

97	5	3	4	3	4	4	4
98	2	3	2	2	2	3	3
99	4	4	4	4	4	4	4
100	4	4	4	4	4	4	4
101	4	4	4	3	2	3	3
102	5	2	5	4	4	5	3
103	5	4	4	3	2	3	3
104	4	4	4	3	3	3	3

No.	F3	F4	F5	M1	M2	M3	M4
105	4	4	4	5	4	5	5
106	4	4	4	4	2	4	2
107	4	4	4	5	4	5	5
108	4	4	4	5	4	5	5
109	4	3	4	4	4	4	3
110	4	3	4	4	2	4	4
111	5	3	4	3	2	3	3
112	4	4	5	4	3	4	4
113	4	4	4	4	3	4	4
114	4	4	5	3	3	4	4
115	4	4	4	4	4	4	4
116	4	3	4	4	4	4	3
117	4	3	4	4	4	4	4
118	4	4	4	4	4	4	4
119	4	4	5	4	3	4	4
120	5	4	5	4	4	5	4
121	4	4	3	4	3	4	3
122	5	4	4	4	3	4	4
123	5	4	4	4	4	4	3
124	4	4	5	5	4	4	4
125	4	4	5	5	3	5	4
126	4	5	5	4	3	4	4
127	4	4	5	4	4	4	4
128	5	4	5	5	4	5	5
129	5	4	4	5	4	4	5
130	4	4	3	4	3	4	3
131	5	4	4	4	4	3	4
132	4	4	5	5	4	5	5
133	4	4	5	4	4	4	4
134	5	4	5	4	4	4	4
135	5	5	5	4	4	5	4
136	4	4	4	5	4	5	5
137	5	4	4	4	3	3	4
138	4	4	4	5	4	4	4
139	5	5	4	5	4	4	4
140	5	4	5	5	4	5	5
141	5	4	5	5	3	3	3
142	5	5	4	5	3	4	4
143	4	3	3	4	4	3	4
144	5	3	3	4	4	4	3

145	4	4	4	3	3	4	4
146	5	4	3	3	4	3	4
147	3	4	5	3	4	3	4
148	3	4	5	3	5	5	4
149	3	4	4	3	4	3	4
150	4	2	3	2	4	4	4
151	5	5	5	5	4	5	4
152	3	4	4	4	5	4	5
153	5	4	4	4	3	4	4
154	3	3	3	5	2	5	5
155	4	4	4	4	4	4	4
156	4	3	3	4	3	4	4
No.	F3	F4	F5	M1	M2	M3	M4
157	5	4	5	4	2	5	5
158	4	3	4	3	4	3	3
159	3	1	5	5	1	3	3
160	4	4	4	4	2	4	3
161	5	4	4	5	4	4	4
162	3	3	4	4	3	2	3
163	3	3	3	3	3	3	3
164	4	4	5	4	3	4	4
165	4	4	4	4	2	4	4
166	4	3	3	4	3	4	3
167	4	4	3	3	3	3	3
168	4	4	4	4	3	4	4
169	4	3	4	3	4	3	3
170	4	2	5	4	4	3	4
171	5	3	5	4	3	4	4
172	4	3	4	4	3	3	3
173	4	4	5	3	4	4	4
174	4	4	4	4	4	4	4
175	3	1	3	3	2	2	2
176	4	4	4	4	4	4	4
177	4	5	5	3	4	3	3
178	3	3	4	3	3	4	3
179	4	4	3	3	2	4	3
180	4	4	5	4	3	3	3
181	4	3	4	3	3	4	3
182	5	5	5	3	3	3	3
183	2	2	2	3	2	4	3
184	4	4	4	4	3	4	3
185	5	5	5	3	3	4	3
186	4	3	5	4	2	4	3
187	4	3	4	4	4	4	3
188	4	3	4	3	3	3	3
189	4	2	5	3	3	3	3
190	5	2	5	3	2	3	3
191	2	2	4	4	3	4	4
192	4	3	4	3	3	3	4
193	4	4	4	4	2	4	4

194	4	4	4	3	2	3	3
195	4	3	4	5	3	3	3
196	5	3	3	3	2	3	3
197	4	2	4	3	3	4	4
198	5	5	5	5	4	5	4
199	5	5	5	3	2	3	3
200	5	4	5	4	1	4	3
201	5	4	4	4	3	4	3

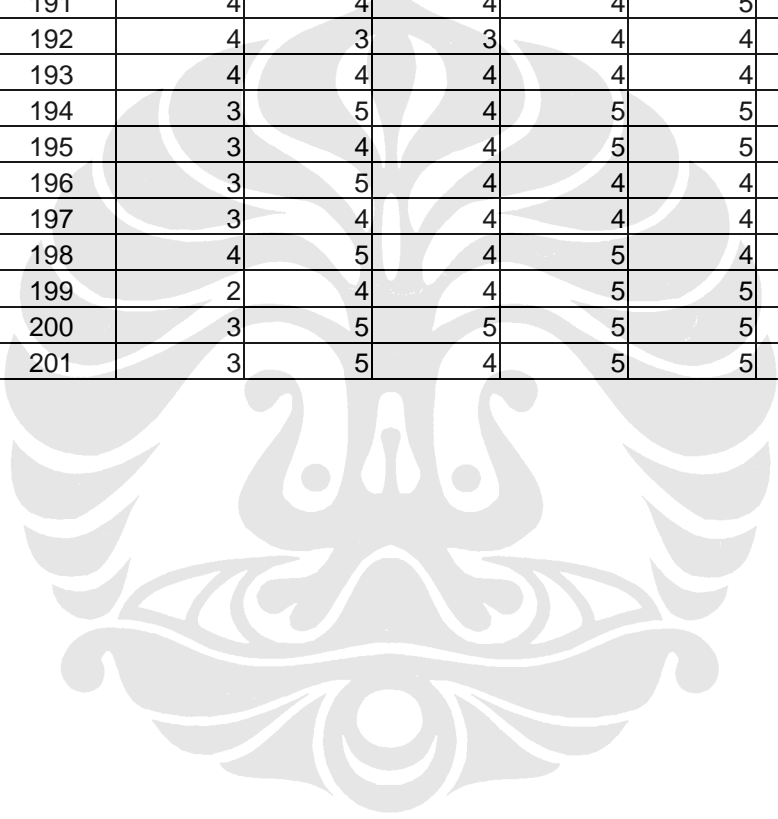
No.	M5	R1	R2	R3	R4	R5	P1
1	5	5	5	5	5	5	4
2	4	4	4	4	4	4	4
3	4	4	4	4	4	4	4
4	4	4	3	4	4	4	3
5	4	5	4	5	5	5	5
6	3	4	4	4	4	4	5
7	3	4	4	4	4	4	5
8	4	4	4	4	4	4	4
9	4	4	4	4	4	4	4
10	4	4	4	4	4	4	3
11	3	5	5	4	5	4	3
12	4	4	5	5	5	5	3
13	3	4	4	4	5	5	3
14	4	5	4	4	4	4	4
15	2	4	4	5	5	5	4
16	4	5	4	4	4	4	4
17	4	5	5	2	5	5	5
18	4	4	4	4	4	3	3
19	4	4	3	4	4	4	3
20	5	5	4	5	5	5	5
21	5	5	5	5	5	5	5
22	5	5	4	2	5	5	5
23	4	5	5	5	5	5	4
24	4	5	5	4	1	5	4
25	3	4	4	4	5	5	4
26	3	4	4	4	4	4	4
27	4	3	3	4	4	4	4
28	3	4	4	4	4	4	4
29	4	3	4	3	3	4	3
30	3	3	3	3	3	3	3
31	3	4	3	3	3	3	4
32	4	5	5	5	5	5	5
33	3	4	4	4	4	5	3

34	4	5	4	4	5	5	5
35	4	4	3	4	4	4	4
36	3	4	4	4	5	5	4
37	1	5	5	5	5	5	1
38	3	3	4	3	5	5	5
39	3	5	4	5	5	5	5
40	5	5	5	5	5	5	5
41	3	4	3	4	5	5	4
42	3	3	3	3	3	3	3
43	4	5	3	3	5	5	4
44	3	2	2	2	2	2	4
45	4	5	3	4	5	5	5
46	3	3	3	4	5	5	3
47	3	4	4	4	5	5	4
48	2	3	2	2	3	3	2
49	4	4	4	4	4	4	4
50	3	5	4	4	5	5	5
51	3	5	3	5	5	5	3
52	4	5	5	4	5	5	5
No.	M5	R1	R2	R3	R4	R5	P1
53	4	3	3	4	4	5	4
54	2	5	5	5	5	5	5
55	1	1	1	1	1	1	5
56	2	5	5	5	5	5	3
57	4	5	4	5	4	5	5
58	3	4	3	4	3	4	4
59	4	5	5	5	5	5	5
60	3	4	4	4	4	4	4
61	3	3	3	3	3	3	3
62	4	5	5	3	4	5	4
63	4	4	1	1	1	1	3
64	3	4	3	5	4	4	3
65	4	4	4	4	5	5	3
66	4	5	5	5	5	5	4
67	4	4	4	4	4	4	3
68	4	4	3	3	4	4	3
69	4	5	4	5	5	5	4
70	3	5	4	4	4	5	3
71	4	5	4	5	5	5	5
72	4	4	4	4	5	4	4
73	4	4	4	4	4	5	4
74	4	4	2	4	4	5	5
75	2	3	3	1	1	1	1
76	4	5	5	5	5	5	4
77	2	2	2	2	2	2	2
78	3	2	2	2	1	1	3
79	4	4	4	4	4	4	4
80	4	4	4	4	4	5	4
81	4	4	4	3	4	3	4

82	3	4	4	4	4	4	3
83	2	5	4	4	4	4	3
84	3	4	3	5	5	5	4
85	4	3	2	4	5	3	2
86	2	4	5	4	5	3	2
87	4	3	2	3	5	5	3
88	3	4	4	4	5	5	4
89	1	5	5	5	5	5	1
90	3	4	4	4	4	4	3
91	4	4	4	4	4	4	4
92	5	1	2	4	4	5	4
93	4	5	4	4	5	5	4
94	4	5	4	4	5	5	4
95	4	5	4	3	5	5	4
96	2	4	3	4	4	2	1
97	4	5	4	4	3	5	5
98	2	3	3	3	4	4	2
99	4	4	4	4	4	4	4
100	4	4	4	4	4	4	4
101	3	4	4	4	4	4	3
102	5	5	4	5	5	5	5
103	4	4	4	4	5	5	3
104	4	4	4	5	5	5	4
No.	M5	R1	R2	R3	R4	R5	P1
105	5	5	4	5	5	5	3
106	4	4	4	4	4	5	4
107	5	5	4	5	5	5	3
108	5	5	4	5	5	5	3
109	4	4	4	4	4	4	3
110	4	5	5	5	5	5	4
111	3	5	4	4	4	4	4
112	4	5	4	5	5	4	4
113	4	4	4	4	4	5	4
114	4	4	4	4	5	5	5
115	4	4	4	4	4	4	4
116	4	4	4	4	4	4	3
117	4	5	4	4	5	4	4
118	4	4	5	5	5	5	5
119	4	5	5	4	4	5	4
120	3	5	4	5	5	5	5
121	4	5	5	5	5	5	4
122	4	5	4	4	4	5	4
123	4	5	5	5	5	5	3
124	5	5	5	5	5	5	4
125	4	5	5	5	5	5	4
126	4	5	4	5	4	4	4
127	4	5	5	5	5	5	5
128	5	4	4	4	4	4	5
129	4	4	5	5	4	4	4

130	4	4	4	5	4	4	4
131	5	5	5	5	5	5	4
132	5	4	4	4	4	4	5
133	4	4	4	5	4	5	4
134	4	5	5	5	5	5	5
135	4	5	5	5	5	5	4
136	5	4	5	5	5	5	5
137	4	3	4	4	4	4	4
138	4	4	4	4	4	4	4
139	4	4	4	5	5	5	5
140	5	4	4	5	5	5	5
141	3	3	5	5	5	4	4
142	5	5	4	5	5	4	4
143	4	5	4	4	5	4	4
144	4	3	4	3	4	4	5
145	4	5	4	5	4	5	4
146	5	5	4	4	4	3	3
147	5	4	4	5	4	3	4
148	3	4	5	4	5	5	4
149	4	4	3	3	5	4	3
150	4	4	4	3	4	5	5
151	4	5	5	5	5	5	4
152	5	5	4	4	3	4	3
153	4	4	4	4	4	4	4
154	5	4	4	4	4	4	3
155	4	4	4	4	4	4	4
156	3	4	4	4	4	5	3
No.	M5	R1	R2	R3	R4	R5	P1
157	4	5	4	5	5	5	4
158	3	4	4	4	4	4	4
159	4	3	3	5	5	5	3
160	4	4	3	4	4	4	4
161	4	4	4	4	4	5	5
162	4	4	4	5	5	5	4
163	3	4	4	5	4	5	3
164	4	4	4	4	4	4	4
165	4	4	4	4	4	4	4
166	4	4	4	4	4	4	3
167	4	5	5	5	5	5	4
168	4	4	4	4	5	5	4
169	4	4	4	4	4	4	3
170	3	5	5	5	4	5	4
171	4	5	4	5	5	5	4
172	4	4	4	4	4	4	4
173	4	4	4	4	4	4	4
174	4	4	4	4	4	4	4
175	4	4	4	4	4	4	1
176	4	5	5	5	5	5	4
177	3	5	4	5	5	5	4

178	4	5	4	5	5	5	4
179	4	4	4	4	4	4	4
180	4	4	3	4	4	4	4
181	4	4	4	4	4	4	4
182	3	5	5	5	5	5	5
183	3	4	4	4	4	4	4
184	4	4	4	4	5	5	4
185	3	4	4	5	5	5	5
186	4	5	4	5	5	5	4
187	4	3	3	4	4	4	4
188	3	5	4	4	4	5	3
189	4	5	4	4	5	5	3
190	4	4	4	4	4	5	4
191	4	4	4	4	5	5	4
192	4	3	3	4	4	3	3
193	4	4	4	4	4	4	4
194	3	5	4	5	5	5	3
195	3	4	4	5	5	5	4
196	3	5	4	4	4	4	3
197	3	4	4	4	4	4	4
198	4	5	4	5	4	5	4
199	2	4	4	5	5	5	3
200	3	5	5	5	5	5	3
201	3	5	4	5	5	5	2



No.	P2	P3	L1	L2	L3
1	3	4	3	5	4
2	4	4	4	4	3
3	4	4	4	4	3
4	3	3	3	3	3
5	4	4	4	3	3
6	4	5	5	5	4
7	5	4	4	4	4
8	4	4	4	4	3
9	4	4	4	4	4
10	2	3	3	4	3
11	3	3	3	4	3
12	3	5	5	5	3
13	3	3	3	3	3
14	3	3	3	2	2
15	3	4	3	3	3
16	3	3	3	2	2
17	4	4	4	4	4
18	3	4	4	4	4
19	3	3	3	3	3
20	4	4	4	5	5
21	5	5	4	5	5
22	4	4	5	1	5
23	3	4	3	4	4
24	4	4	4	5	4
25	4	3	3	3	3
26	3	3	2	2	2
27	4	4	3	4	3
28	3	4	4	4	3
29	4	3	4	3	4
30	3	3	3	3	3
31	3	2	2	2	2
32	5	5	5	4	5
33	3	3	3	3	3
34	5	5	5	4	4
35	4	4	4	4	4
36	4	4	5	4	4
37	3	3	5	2	4
38	4	3	3	3	3
39	5	5	5	5	4
40	5	4	4	4	4
41	3	4	3	3	3
42	3	3	3	3	3
43	3	3	3	4	3
44	4	5	5	5	5
45	4	4	5	5	3
46	2	3	3	3	3
47	4	4	3	4	3
48	3	3	3	3	2

49	3	4	3	3	4
50	3	3	3	3	3
51	3	3	3	3	3
52	4	4	4	3	4
No.	P2	P3	L1	L2	L3
53	4	5	4	4	4
54	5	5	5	5	4
55	5	5	5	5	5
56	3	3	2	3	1
57	3	3	4	4	4
58	3	3	3	3	3
59	5	5	5	5	5
60	4	4	4	4	4
61	3	2	2	2	2
62	3	4	4	4	4
63	4	3	3	4	3
64	3	3	2	4	2
65	3	3	3	3	3
66	4	3	3	4	3
67	3	3	3	4	3
68	3	3	3	3	3
69	4	4	4	4	4
70	3	3	3	3	3
71	5	5	2	4	4
72	3	4	3	3	4
73	4	4	3	3	3
74	4	5	4	3	4
75	2	2	2	2	2
76	3	3	3	3	3
77	3	3	3	3	3
78	3	4	4	2	4
79	2	3	2	3	2
80	4	3	3	4	3
81	1	4	4	4	4
82	3	3	3	3	3
83	2	2	2	3	2
84	3	3	3	3	3
85	3	4	3	2	4
86	1	3	2	4	2
87	2	3	4	3	1
88	3	4	4	4	4
89	1	1	1	1	1
90	3	3	3	3	3
91	4	3	3	4	3
92	3	4	2	4	5
93	4	4	4	4	3
94	4	4	4	4	4
95	4	4	4	4	4
96	3	4	5	3	4
97	4	4	3	4	5
98	3	2	2	2	2

99	4	4	4	4	4
100	4	4	4	4	4
101	3	2	2	2	2
102	5	4	3	3	2
103	3	3	3	3	4
104	4	4	3	3	3
105	3	3	3	3	3
No.	P2	P3	L1	L2	L3
106	3	1	1	4	1
107	3	3	3	3	3
108	3	3	3	3	3
109	3	3	3	3	3
110	4	4	4	4	3
111	4	3	3	3	3
112	4	4	4	4	4
113	3	3	3	4	4
114	4	4	4	4	4
115	4	4	4	4	5
116	3	3	3	3	3
117	4	4	4	4	4
118	4	4	4	4	5
119	3	3	3	3	3
120	4	4	3	3	3
121	3	3	3	3	3
122	4	4	3	3	3
123	3	4	4	4	4
124	4	5	5	4	4
125	3	4	3	3	3
126	5	5	4	4	5
127	3	3	3	3	3
128	4	5	5	5	4
129	5	5	4	4	4
130	5	4	5	4	4
131	4	5	4	4	4
132	5	5	5	5	5
133	4	5	5	4	5
134	4	4	4	4	4
135	4	5	5	5	5
136	5	5	4	5	4
137	5	3	3	3	3
138	4	4	4	4	4
139	5	4	4	4	5
140	5	5	5	5	5
141	4	5	5	4	4
142	4	5	4	5	5
143	5	4	3	4	4
144	4	4	4	3	5
145	3	3	4	5	3
146	4	5	4	5	4
147	4	3	4	3	4
148	3	4	5	4	3

149	4	3	4	3	4
150	4	3	4	5	4
151	4	4	4	4	5
152	4	4	4	4	4
153	4	4	3	3	4
154	3	3	3	3	3
155	4	4	4	4	4
156	3	3	3	3	3
157	5	4	4	4	3
158	3	3	3	3	3
No.	P2	P3	L1	L2	L3
159	3	3	1	1	1
160	4	4	3	3	3
161	5	4	4	4	4
162	4	4	4	4	4
163	3	3	3	3	3
164	4	4	4	4	4
165	4	4	4	4	4
166	3	3	3	3	3
167	4	4	4	4	3
168	3	4	4	4	2
169	3	2	2	3	3
170	4	4	4	4	4
171	4	4	4	4	3
172	3	3	3	3	3
173	4	4	4	4	4
174	4	4	4	4	4
175	2	1	1	1	1
176	3	3	3	3	3
177	5	5	5	4	5
178	4	4	3	4	3
179	3	4	2	4	3
180	4	4	3	3	3
181	4	4	4	4	4
182	5	5	3	3	3
183	3	3	3	3	3
184	4	4	3	3	3
185	4	3	3	3	4
186	4	4	5	5	4
187	4	4	4	4	4
188	3	3	3	3	3
189	4	4	3	3	3
190	2	2	2	3	2
191	4	3	3	4	3
192	3	4	3	3	3
193	4	3	3	4	3
194	3	3	3	3	3
195	3	3	3	3	3
196	3	3	3	4	3
197	3	4	3	3	3
198	4	4	4	5	4

199	3	3	3	3	3
200	3	4	3	3	3
201	3	3	3	3	3

No.	Rata2 Biaya	Rata2 Fitur	Rata2 Merek	Rata2 Komitmen Beragama	Rata2 Preferensi	Rata2 Perilaku
1	4.60	4.20	4.00	5.00	3.67	4.00
2	3.20	4.00	3.40	4.00	4.00	3.67
3	3.20	3.80	3.60	4.00	4.00	3.67
4	3.40	3.60	3.20	3.80	3.00	3.00
5	3.00	3.20	3.40	4.80	4.33	3.33
6	3.40	3.00	2.80	4.00	4.67	4.67
7	3.40	3.00	2.80	4.00	4.67	4.00
8	3.20	4.00	3.40	4.00	4.00	3.67
9	3.20	4.00	3.40	4.00	4.00	4.00
10	3.60	3.80	3.00	4.00	2.67	3.33
11	4.00	3.60	2.80	4.60	3.00	3.33
12	4.20	3.60	2.80	4.80	3.67	4.33
13	3.60	4.20	3.00	4.40	3.00	3.00
14	3.80	3.80	3.00	4.20	3.33	2.33
15	4.60	4.00	2.80	4.60	3.67	3.00
16	3.20	3.60	3.00	4.20	3.33	2.33
17	3.80	3.00	4.00	4.40	4.33	4.00
18	3.60	3.80	3.80	3.80	3.33	4.00
19	3.40	3.40	3.80	3.80	3.00	3.00
20	4.00	3.80	4.20	4.80	4.33	4.67
21	2.80	3.80	4.80	5.00	5.00	4.67
22	3.00	3.40	4.00	4.20	4.33	3.67
23	4.00	4.20	4.00	5.00	3.67	3.67
24	4.40	4.00	4.40	4.00	4.00	4.33
25	3.60	4.20	3.60	4.40	3.67	3.00
26	3.20	4.00	3.00	4.00	3.33	2.00
27	4.00	4.00	3.60	3.60	4.00	3.33
28	3.40	3.80	3.40	4.00	3.67	3.67
29	4.20	4.20	3.80	3.40	3.33	3.67
30	3.00	3.00	3.00	3.00	3.00	3.00
31	3.60	4.40	3.20	3.20	3.00	2.00
32	4.80	3.80	4.20	5.00	5.00	4.67
33	3.60	4.20	2.80	4.20	3.00	3.00
34	3.40	3.80	3.80	4.60	5.00	4.33

35	4.00	3.60	3.60	3.80	4.00	4.00
36	4.60	4.60	3.00	4.40	4.00	4.33
37	2.00	2.00	1.20	5.00	2.33	3.67
38	4.00	4.00	3.20	4.00	4.00	3.00
39	5.00	5.00	2.60	4.80	5.00	4.67
40	4.60	5.00	4.40	5.00	4.67	4.00
41	4.00	3.60	3.20	4.20	3.67	3.00
42	4.00	3.80	2.80	3.00	3.00	3.00
43	4.00	4.00	3.20	4.20	3.33	3.33
44	3.40	3.20	3.60	2.00	4.33	5.00
45	5.00	4.80	3.60	4.40	4.33	4.33
46	3.40	3.20	2.80	4.00	2.67	3.00
47	4.80	3.60	3.20	4.40	4.00	3.33
48	2.80	2.20	2.20	2.60	2.67	2.67
49	4.00	4.00	3.40	4.00	3.67	3.33
50	4.80	5.00	3.20	4.60	3.67	3.00

No.	Rata2 Biaya	Rata2 Fitur	Rata2 Merek	Rata2 Komitmen Beragama	Rata2 Preferensi	Rata2 Perilaku
51	3.80	3.00	2.60	4.60	3.00	3.00
52	3.80	3.80	3.40	4.80	4.33	3.67
53	3.60	4.60	3.80	3.80	4.33	4.00
54	3.60	3.60	2.60	5.00	5.00	4.67
55	5.00	5.00	3.60	1.00	5.00	5.00
56	3.20	4.00	2.20	5.00	3.00	2.00
57	4.40	4.60	3.20	4.60	3.67	4.00
58	3.40	3.80	1.80	3.60	3.33	3.00
59	5.00	5.00	2.40	5.00	5.00	5.00
60	4.00	4.00	2.80	4.00	4.00	4.00
61	3.00	3.40	2.60	3.00	2.67	2.00
62	4.00	2.60	4.20	4.40	3.67	4.00
63	1.80	1.40	4.00	1.60	3.33	3.33
64	4.00	3.80	2.80	4.00	3.00	2.67
65	3.40	4.00	3.00	4.40	3.00	3.00
66	4.60	4.00	4.00	5.00	3.67	3.33
67	3.40	3.60	3.20	4.00	3.00	3.33
68	4.80	4.00	3.20	3.60	3.00	3.00
69	3.80	3.80	4.00	4.80	4.00	4.00
70	2.60	2.60	3.20	4.40	3.00	3.00
71	4.00	4.80	3.20	4.80	5.00	3.33
72	3.60	4.00	3.60	4.20	3.67	3.33
73	3.80	3.40	4.00	4.20	4.00	3.00
74	4.20	4.00	4.00	3.80	4.67	3.67
75	2.20	2.00	2.40	1.80	1.67	2.00
76	4.40	4.20	3.60	5.00	3.33	3.00
77	2.80	2.80	2.40	2.00	2.67	3.00
78	3.20	3.00	3.00	1.60	3.33	3.33
79	3.60	3.40	3.60	4.00	3.00	2.33
80	4.40	4.20	3.20	4.20	3.67	3.33
81	3.40	3.80	4.00	3.60	3.00	4.00

82	3.60	3.60	3.00	4.00	3.00	3.00
83	2.80	2.40	2.00	4.20	2.33	2.33
84	3.40	4.00	3.20	4.40	3.33	3.00
85	3.20	2.00	2.80	3.40	3.00	3.00
86	2.80	2.40	2.60	4.20	2.00	2.67
87	3.80	3.60	2.40	3.60	2.67	2.67
88	3.00	2.00	3.00	4.40	3.67	4.00
89	1.40	1.60	1.00	5.00	1.00	1.00
90	3.60	3.40	3.00	4.00	3.00	3.00
91	1.60	2.80	3.60	4.00	3.67	3.33
92	4.00	3.20	4.20	3.20	3.67	3.67
93	3.80	4.00	3.80	4.60	4.00	3.67
94	3.80	3.80	4.00	4.60	4.00	4.00
95	3.00	3.20	3.60	4.40	4.00	4.00
96	3.60	3.60	3.40	3.40	2.67	4.00
97	3.60	4.00	3.80	4.20	4.33	4.00
98	2.80	2.20	2.40	3.40	2.33	2.00
99	4.20	4.20	4.00	4.00	4.00	4.00
100	3.80	3.60	4.00	4.00	4.00	4.00

No.	Rata2 Biaya	Rata2 Fitur	Rata2 Merek	Rata2 Komitmen Beragama	Rata2 Preferensi	Rata2 Perilaku
101	4.20	3.80	2.80	4.00	2.67	2.00
102	4.00	3.80	4.20	4.80	4.67	2.67
103	3.60	4.00	3.00	4.40	3.00	3.33
104	4.40	3.80	3.20	4.60	4.00	3.00
105	4.20	4.20	4.80	4.80	3.00	3.00
106	4.00	4.00	3.20	4.20	2.67	2.00
107	4.20	4.20	4.80	4.80	3.00	3.00
108	4.00	4.20	4.80	4.80	3.00	3.00
109	4.00	3.80	3.80	4.00	3.00	3.00
110	4.00	3.60	3.60	5.00	4.00	3.67
111	4.00	4.00	2.80	4.20	3.67	3.00
112	4.00	4.40	3.80	4.60	4.00	4.00
113	3.80	4.20	3.80	4.20	3.33	3.67
114	4.40	4.20	3.60	4.40	4.33	4.00
115	3.60	4.00	4.00	4.00	4.00	4.33
116	3.60	3.60	3.80	4.00	3.00	3.00
117	4.40	3.80	4.00	4.40	4.00	4.00
118	4.00	4.00	4.00	4.80	4.33	4.33
119	4.20	3.80	3.80	4.60	3.33	3.00
120	4.60	4.60	4.00	4.80	4.33	3.00
121	3.80	3.60	3.60	5.00	3.33	3.00
122	4.40	4.20	3.80	4.40	4.00	3.00
123	4.20	4.40	3.80	5.00	3.33	4.00
124	4.60	4.60	4.40	5.00	4.33	4.33
125	4.40	4.20	4.20	5.00	3.67	3.00
126	4.40	4.60	3.80	4.40	4.67	4.33
127	4.20	4.40	4.00	5.00	3.67	3.00
128	4.20	4.40	4.80	4.00	4.67	4.67

129	4.40	4.20	4.40	4.40	4.67	4.00
130	3.60	3.60	3.60	4.20	4.33	4.33
131	4.60	4.20	4.00	5.00	4.33	4.00
132	4.40	4.40	4.80	4.00	5.00	5.00
133	4.20	4.20	4.00	4.40	4.33	4.67
134	4.80	4.40	4.00	5.00	4.33	4.00
135	4.80	4.60	4.20	5.00	4.33	5.00
136	4.40	4.00	4.80	4.80	5.00	4.33
137	4.00	4.20	3.60	3.80	4.00	3.00
138	4.80	4.20	4.20	4.00	4.00	4.00
139	4.00	4.40	4.20	4.60	4.67	4.33
140	4.80	4.40	4.80	4.60	5.00	5.00
141	4.80	4.40	3.40	4.40	4.33	4.33
142	4.80	4.40	4.20	4.60	4.33	4.67
143	3.80	3.80	3.80	4.40	4.33	3.67
144	3.40	4.00	3.80	3.60	4.33	4.00
145	4.00	4.20	3.60	4.60	3.33	4.00
146	4.20	4.00	3.80	4.00	4.00	4.33
147	3.80	4.20	3.80	4.00	3.67	3.67
148	4.00	4.40	4.00	4.60	3.67	4.00
149	4.00	3.80	3.60	3.80	3.33	3.67
150	2.40	3.00	3.60	4.00	4.00	4.33

No.	Rata2 Biaya	Rata2 Fitur	Rata2 Merek	Rata2 Komitmen Beragama	Rata2 Preferensi	Rata2 Perilaku
151	5.00	5.00	4.40	5.00	4.00	4.33
152	3.80	3.80	4.60	4.00	3.67	4.00
153	4.60	4.60	3.80	4.00	4.00	3.33
154	3.40	3.80	4.40	4.00	3.00	3.00
155	3.80	4.00	4.00	4.00	4.00	4.00
156	3.80	3.40	3.60	4.20	3.00	3.00
157	4.60	4.40	4.00	4.80	4.33	3.67
158	4.20	3.80	3.20	4.00	3.33	3.00
159	3.00	3.80	3.20	4.20	3.00	1.00
160	4.00	4.00	3.40	3.80	4.00	3.00
161	4.20	3.80	4.20	4.20	4.67	4.00
162	4.20	3.80	3.20	4.60	4.00	4.00
163	3.00	3.00	3.00	4.40	3.00	3.00
164	3.80	3.80	3.80	4.00	4.00	4.00
165	4.00	4.00	3.60	4.00	4.00	4.00
166	3.60	3.60	3.60	4.00	3.00	3.00
167	4.40	3.60	3.20	5.00	4.00	3.67
168	4.00	3.60	3.80	4.40	3.67	3.33
169	4.60	3.80	3.40	4.00	2.67	2.67
170	4.20	3.40	3.60	4.80	4.00	4.00
171	4.80	4.40	3.80	4.80	4.00	3.67
172	3.80	3.60	3.40	4.00	3.33	3.00
173	3.40	4.00	3.80	4.00	4.00	4.00
174	3.80	4.00	4.00	4.00	4.00	4.00
175	2.60	3.00	2.60	4.00	1.33	1.00

176	4.00	3.80	4.00	5.00	3.33	3.00
177	4.60	4.40	3.20	4.80	4.67	4.67
178	3.80	3.40	3.40	4.80	4.00	3.33
179	4.00	3.80	3.20	4.00	3.67	3.00
180	4.20	4.20	3.40	3.80	4.00	3.00
181	4.20	3.80	3.40	4.00	4.00	4.00
182	4.60	4.80	3.00	5.00	5.00	3.00
183	3.00	2.20	3.00	4.00	3.33	3.00
184	4.20	4.00	3.60	4.40	4.00	3.00
185	4.80	5.00	3.20	4.60	4.00	3.33
186	3.80	4.20	3.40	4.80	4.00	4.67
187	4.00	3.60	3.80	3.60	4.00	4.00
188	4.00	3.80	3.00	4.40	3.00	3.00
189	4.00	3.60	3.20	4.60	3.67	3.00
190	4.00	4.00	3.00	4.20	2.67	2.33
191	4.40	2.80	3.80	4.40	3.67	3.33
192	4.60	3.80	3.40	3.40	3.33	3.00
193	4.00	4.00	3.60	4.00	3.67	3.33
194	3.60	4.00	2.80	4.80	3.00	3.00
195	2.60	4.20	3.40	4.60	3.33	3.00
196	3.80	3.80	2.80	4.20	3.00	3.33
197	3.80	3.20	3.40	4.00	3.67	3.00
198	5.00	5.00	4.40	4.60	4.00	4.33
199	4.60	5.00	2.60	4.60	3.00	3.00
200	5.00	4.60	3.00	5.00	3.33	3.00
201	4.00	4.20	3.40	4.80	2.67	3.00

No.	q1	q2	q3	q4	q5	q6
1	1	1	4	2	1	2
2	1	1	2	3	1	1
3	1	1	2	3	1	2
4	1	1	2	2	1	2
5	1	2	2	2	1	2
6	1	2	2	3	1	2
7	1	1	2	2	1	2
8	1	1	2	3	1	1
9	1	1	2	3	1	1
10	2	1	1	3	2	2
11	1	1	2	2	2	2
12	1	1	2	3	2	2
13	1	2	2	2	2	2
14	1	1	2	1	2	2
15	1	2	2	2	2	2
16	1	2	2	2	2	2
17	1	2	4	3	1	1
18	1	1	1	1	1	1
19	1	1	2	3	1	1
20	1	2	4	1	1	1
21	1	1	2	2	1	1
22	1	2	1	2	1	1

23	1	2	2	3	1	1
24	1	2	4	3	1	1
25	1	1	1	1	1	1
26	1	1	2	2	2	2
27	1	1	1	2	2	2
28	1	2	3	3	2	2
29	2	2	2	3	2	2
30	2	2	2	1	2	2
31	1	2	2	3	1	2
32	1	1	2	3	2	2
33	1	1	3	3	2	2
34	1	2	2	3	2	2
35	1	1	2	3	2	2
36	1	2	3	3	2	2
37	1	2	3	3	1	1
38	2	2	2	2	2	2
39	1	1	2	2	2	2
40	1	2	2	3	2	2
41	1	1	2	1	2	2
42	1	1	2	1	2	2
43	1	2	2	2	2	2
44	1	2	2	2	2	2
45	1	1	2	3	2	2
46	1	1	2	1	2	2
47	1	2	2	2	2	2
48	1	2	2	2	2	2
49	1	2	2	1	2	2
50	1	2	2	3	2	2
51	1	2	2	3	2	2
52	1	2	2	2	2	2
No.	q1	q2	q3	q4	q5	q6
53	1	2	2	1	2	2
54	1	2	3	3	2	2
55	1	2	2	2	2	2
56	2	2	4	2	2	2
57	1	2	4	1	2	2
58	1	1	3	2	2	2
59	1	1	3	2	2	2
60	1	2	3	1	2	2
61	1	1	2	1	2	2
62	2	1	4	1	2	2
63	1	1	4	2	2	2
64	2	2	4	1	2	2
65	1	1	4	2	2	2
66	1	2	2	2	2	2
67	2	1	4	2	2	2
68	2	1	4	1	2	2
69	2	1	4	2	2	2
70	1	1	4	2	2	2
71	1	2	3	3	2	2
72	1	2	4	3	2	2

73	1	1	4	1	2	2
74	2	2	1	1	2	2
75	1	1	3	1	2	2
76	1	2	2	3	2	2
77	2	1	4	1	2	2
78	2	1	4	2	2	2
79	2	2	4	1	2	2
80	2	1	4	2	2	2
81	2	2	4	2	2	2
82	2	2	4	2	2	2
83	2	2	4	2	2	2
84	1	1	4	2	2	2
85	1	2	2	1	2	2
86	1	1	2	1	2	2
87	2	2	1	2	2	2
88	1	1	3	2	1	1
89	1	2	3	2	2	2
90	1	2	2	2	2	2
91	1	1	3	2	1	2
92	1	2	3	1	2	2
93	1	2	2	3	2	2
94	1	1	2	3	2	2
95	1	1	4	2	2	2
96	1	2	4	3	2	2
97	1	2	4	1	2	2
98	1	1	2	1	2	2
99	2	1	4	2	2	2
100	2	1	4	1	2	2
101	2	1	4	1	2	2
102	1	2	2	3	1	2
103	1	2	2	2	1	2
104	1	2	2	2	2	2
105	1	1	1	2	1	1
No.	q1	q2	q3	q4	q5	q6
106	1	1	1	2	2	1
107	1	2	1	3	1	1
108	1	2	2	2	1	1
109	1	1	2	2	1	1
110	1	2	2	1	2	2
111	1	2	2	2	2	2
112	1	2	2	2	2	2
113	1	2	2	3	2	2
114	1	2	1	2	2	1
115	1	2	2	3	1	1
116	1	2	2	3	1	2
117	1	1	2	3	2	1
118	1	1	2	2	2	2
119	1	2	2	2	2	2
120	1	2	2	3	2	2
121	1	2	2	2	2	2
122	1	2	3	3	2	2

123	1	2	2	1	2	2
124	1	2	2	2	2	2
125	1	1	2	2	1	1
126	1	2	2	2	1	2
127	1	1	1	2	2	2
128	1	1	1	2	2	2
129	1	1	1	1	2	2
130	1	2	2	2	2	2
131	1	1	4	1	2	2
132	1	1	1	1	1	2
133	1	2	2	2	2	2
134	1	2	1	2	1	2
135	1	1	2	1	2	2
136	1	2	1	2	2	2
137	1	2	1	2	2	2
138	1	1	2	2	1	1
139	1	1	1	1	2	2
140	1	1	2	2	1	1
141	1	1	1	2	2	2
142	1	1	1	1	2	2
143	1	2	2	1	1	1
144	1	1	2	1	1	1
145	1	2	2	2	1	1
146	1	1	2	2	1	1
147	1	1	1	1	1	1
148	1	1	2	2	1	1
149	1	1	1	2	1	1
150	1	2	2	2	1	1
151	1	2	2	1	2	1
152	1	1	1	1	1	1
153	1	2	4	1	1	2
154	1	1	1	1	2	2
155	1	2	1	2	2	2
156	1	2	2	2	1	2
157	1	1	2	3	2	2
158	1	1	1	2	2	2
No.	q1	q2	q3	q4	q5	q6
159	1	1	2	1	2	2
160	1	1	2	2	2	2
161	1	2	2	1	2	2
162	1	1	4	1	2	2
163	1	1	2	1	2	2
164	1	1	1	1	2	2
165	1	2	1	1	2	2
166	1	1	4	1	2	2
167	1	2	1	1	2	2
168	1	2	4	2	2	2
169	2	1	1	1	2	2
170	1	2	4	3	2	2
171	1	2	2	3	2	2
172	1	2	1	2	1	2

173	1	1	2	3	2	2
174	1	1	2	2	2	2
175	1	2	2	3	2	2
176	1	2	4	3	2	2
177	1	2	1	2	2	2
178	1	2	4	3	2	2
179	1	1	4	2	2	2
180	1	1	1	3	2	2
181	1	1	3	3	2	1
182	1	1	3	3	2	2
183	1	1	2	2	2	2
184	2	1	2	1	2	2
185	1	1	1	2	2	2
186	1	2	3	3	1	2
187	2	1	2	3	1	2
188	1	1	2	3	2	2
189	1	1	2	3	2	2
190	1	2	2	2	2	2
191	2	1	2	3	2	2
192	1	2	2	3	2	2
193	1	2	2	3	2	2
194	1	1	3	2	2	2
195	1	2	2	1	2	2
196	1	2	2	1	2	2
197	1	2	2	2	2	2
198	1	2	2	3	2	2
199	1	2	2	2	2	2
200	1	1	3	2	2	2
201	1	2	2	2	2	2

No.	RES_1	absresid1	RES_2	absresid2
1	-0.49125	0.49	0.52828	0.53
2	0.46523	0.47	-0.07028	0.07
3	0.41919	0.42	-0.07028	0.07
4	-0.39872	0.4	0.05883	0.06
5	0.94893	0.95	-0.66885	0.67
6	1.54469	1.54	0.39917	0.4
7	1.54469	1.54	-0.26749	0.27
8	0.46523	0.47	-0.07028	0.07
9	0.46523	0.47	0.26305	0.26
10	-0.73611	0.74	0.65739	0.66
11	-0.38995	0.39	0.39216	0.39
12	0.22662	0.23	0.86162	0.86
13	-0.50376	0.5	0.05883	0.06
14	-0.11964	0.12	-0.87307	0.87
15	0.08187	0.08	-0.47172	0.47
16	0.03606	0.04	-0.87307	0.87
17	0.59968	0.6	-0.00218	0
18	-0.39912	0.4	0.7936	0.79
19	-0.61522	0.62	0.05883	0.06
20	0.29629	0.3	0.66448	0.66
21	0.92904	0.93	0.13394	0.13
22	0.68795	0.69	-0.33552	0.34
23	-0.37474	0.37	0.19495	0.19
24	-0.19392	0.19	0.59638	0.6
25	-0.09274	0.09	-0.47172	0.47
26	-0.03102	0.03	-1.2064	1.21
27	0.24724	0.25	-0.40362	0.4
28	0.13228	0.13	0.19495	0.19
29	-0.57142	0.57	0.46026	0.46
30	-0.0731	0.07	0.05883	0.06
31	-0.56042	0.56	-0.94117	0.94
32	0.79635	0.8	0.13394	0.13
33	-0.40724	0.41	0.05883	0.06
34	1.26125	1.26	-0.19939	0.2
35	0.31431	0.31	0.26305	0.26
36	0.22369	0.22	0.59638	0.6
37	0.30442	0.3	1.25604	1.26
38	0.39511	0.4	-0.73695	0.74
39	1.21551	1.22	0.13394	0.13
40	0.18156	0.18	-0.26749	0.27
41	0.12888	0.13	-0.47172	0.47
42	-0.3388	0.34	0.05883	0.06
43	-0.28289	0.28	0.12693	0.13
44	0.94412	0.94	0.99782	1
45	0.18445	0.18	0.33115	0.33
46	-0.49449	0.49	0.32406	0.32
47	0.29554	0.3	-0.40362	0.4
48	0.15266	0.15	-0.00927	0.01

49	-0.02342	0.02	-0.13838	0.14
50	-0.32334	0.32	-0.47172	0.47
51	-0.14833	0.15	0.05883	0.06
52	0.67603	0.68	-0.33552	0.34
No.	RES_1	absresid1	RES_2	absresid2
53	0.44414	0.44	-0.00218	0
54	1.75037	1.75	0.13394	0.13
55	1.00393	1	0.46727	0.47
56	-0.07987	0.08	-0.94117	0.94
57	-0.1673	0.17	0.52828	0.53
58	0.50327	0.5	-0.2064	0.21
59	1.28945	1.29	0.46727	0.47
60	0.56556	0.57	0.26305	0.26
61	-0.31432	0.31	-0.67594	0.68
62	-0.11262	0.11	0.52828	0.53
63	0.45961	0.46	0.12693	0.13
64	-0.39526	0.4	-0.27451	0.27
65	-0.42574	0.43	0.05883	0.06
66	-0.45207	0.45	-0.13838	0.14
67	-0.41001	0.41	0.39216	0.39
68	-0.73766	0.74	0.05883	0.06
69	0.08706	0.09	0.26305	0.26
70	-0.08133	0.08	0.05883	0.06
71	1.1932	1.19	-1.19939	1.2
72	-0.04226	0.04	-0.13838	0.14
73	0.1993	0.2	-0.73695	0.74
74	0.69336	0.69	-0.60083	0.6
75	-0.7317	0.73	0.11984	0.12
76	-0.61536	0.62	-0.2064	0.21
77	-0.01624	0.02	0.32406	0.32
78	0.30041	0.3	0.12693	0.13
79	-0.58012	0.58	-0.60784	0.61
80	-0.06634	0.07	-0.13838	0.14
81	-0.76752	0.77	1.05883	1.06
82	-0.36362	0.36	0.05883	0.06
83	-0.22503	0.23	-0.07729	0.08
84	-0.17767	0.18	-0.2064	0.21
85	0.14662	0.15	0.05883	0.06
86	-0.81401	0.81	0.52127	0.52
87	-0.4575	0.46	-0.00927	0.01
88	0.71047	0.71	0.52828	0.53
89	-0.74877	0.75	-0.34962	0.35
90	-0.32444	0.32	0.05883	0.06
91	0.5925	0.59	-0.13838	0.14
92	-0.16242	0.16	0.19495	0.19
93	0.14439	0.14	-0.07028	0.07
94	0.09835	0.1	0.26305	0.26
95	0.55299	0.55	0.26305	0.26
96	-0.8335	0.83	1.32406	1.32
97	0.53911	0.54	-0.00218	0
98	-0.31113	0.31	-0.41063	0.41

99	-0.02382	0.02	0.26305	0.26
100	0.17141	0.17	0.26305	0.26
101	-0.76739	0.77	-0.67594	0.68
102	0.62969	0.63	-1.60083	1.6
103	-0.46458	0.46	0.39216	0.39
104	0.32274	0.32	-0.73695	0.74
105	-1.40989	1.41	0.05883	0.06
No.	RES_1	absresid1	RES_2	absresid2
106	-0.94949	0.95	-0.67594	0.68
107	-1.40989	1.41	0.05883	0.06
108	-1.37105	1.37	0.05883	0.06
109	-0.82139	0.82	0.05883	0.06
110	0.24656	0.25	-0.07028	0.07
111	0.22097	0.22	-0.47172	0.47
112	0.02718	0.03	0.26305	0.26
113	-0.53891	0.54	0.46026	0.46
114	0.41851	0.42	-0.00218	0
115	0.13188	0.13	0.59638	0.6
116	-0.70453	0.7	0.05883	0.06
117	-0.00687	0.01	0.26305	0.26
118	0.34233	0.34	0.33115	0.33
119	-0.5608	0.56	-0.2064	0.21
120	0.10827	0.11	-1.00218	1
121	-0.3813	0.38	-0.2064	0.21
122	-0.00001	0	-0.73695	0.74
123	-0.70094	0.7	0.7936	0.79
124	-0.07347	0.07	0.33115	0.33
125	-0.53764	0.54	-0.47172	0.47
126	0.58832	0.59	0.06584	0.07
127	-0.45276	0.45	-0.47172	0.47
128	0.26279	0.26	0.39917	0.4
129	0.41101	0.41	-0.26749	0.27
130	0.7027	0.7	0.33115	0.33
131	0.17535	0.18	-0.00218	0
132	0.55725	0.56	0.46727	0.47
133	0.2869	0.29	0.66448	0.66
134	0.09733	0.1	-0.00218	0
135	-0.02709	0.03	0.99782	1
136	0.59045	0.59	-0.19939	0.2
137	0.19676	0.2	-0.73695	0.74
138	-0.22556	0.23	0.26305	0.26
139	0.52343	0.52	0.06584	0.07
140	0.4457	0.45	0.46727	0.47
141	0.38688	0.39	0.33115	0.33
142	0.03468	0.03	0.66448	0.66
143	0.52817	0.53	-0.33552	0.34
144	0.61182	0.61	-0.00218	0
145	-0.51511	0.52	0.7936	0.79
146	0.10059	0.1	0.59638	0.6
147	-0.19422	0.19	0.19495	0.19
148	-0.39134	0.39	0.52828	0.53

149	-0.39157	0.39	0.46026	0.46
150	0.73127	0.73	0.59638	0.6
151	-0.56282	0.56	0.59638	0.6
152	-0.45676	0.46	0.52828	0.53
153	-0.09464	0.09	-0.40362	0.4
154	-0.96056	0.96	0.05883	0.06
155	0.09304	0.09	0.26305	0.26
156	-0.63025	0.63	0.05883	0.06
157	0.14745	0.15	-0.33552	0.34
158	-0.27125	0.27	-0.2064	0.21
No.	RES_1	absresid1	RES_2	absresid2
159	-0.38282	0.38	-1.94117	1.94
160	0.32117	0.32	-0.73695	0.74
161	0.62473	0.62	-0.26749	0.27
162	0.36158	0.36	0.26305	0.26
163	-0.15215	0.15	0.05883	0.06
164	0.21745	0.22	0.26305	0.26
165	0.22465	0.22	0.26305	0.26
166	-0.6193	0.62	0.05883	0.06
167	0.33934	0.34	-0.07028	0.07
168	-0.13809	0.14	-0.13838	0.14
169	-1.10075	1.1	-0.00927	0.01
170	0.2582	0.26	0.26305	0.26
171	-0.13946	0.14	-0.07028	0.07
172	-0.23961	0.24	-0.2064	0.21
173	0.25594	0.26	0.26305	0.26
174	0.09304	0.09	0.26305	0.26
175	-1.54813	1.55	-0.61485	0.61
176	-0.62977	0.63	-0.2064	0.21
177	0.82176	0.82	0.39917	0.4
178	0.4211	0.42	-0.40362	0.4
179	0.10099	0.1	-0.47172	0.47
180	0.24315	0.24	-0.73695	0.74
181	0.31023	0.31	0.26305	0.26
182	1.15063	1.15	-1.53273	1.53
183	0.36047	0.36	-0.2064	0.21
184	0.16323	0.16	-0.73695	0.74
185	0.00996	0.01	-0.40362	0.4
186	0.26437	0.26	0.92972	0.93
187	0.24038	0.24	0.26305	0.26
188	-0.50307	0.5	0.05883	0.06
189	0.1063	0.11	-0.47172	0.47
190	-0.86426	0.86	-0.34261	0.34
191	-0.05903	0.06	-0.13838	0.14
192	-0.40027	0.4	-0.2064	0.21
193	-0.10865	0.11	-0.13838	0.14
194	-0.40193	0.4	0.05883	0.06
195	-0.15802	0.16	-0.2064	0.21
196	-0.36771	0.37	0.39216	0.39
197	0.17215	0.17	-0.47172	0.47
198	-0.54023	0.54	0.59638	0.6

199	-0.69552	0.7	0.05883	0.06
200	-0.55456	0.55	-0.2064	0.21
201	-1.10777	1.11	0.32406	0.32



Output Deskriptif Statistik

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Biaya	201	1.40	5.00	3.8657	.65579
B1	201	1.00	5.00	3.9353	.86070
B2	201	1.00	5.00	3.8358	.99895
B3	201	1.00	5.00	3.9154	.93156
B4	201	1.00	5.00	3.6816	.99905
B5	201	1.00	5.00	3.9602	.84759
Valid N (listwise)	201				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Fitur	201	1.40	5.00	3.8219	.64863
F1	201	1.00	5.00	3.8458	.90061
F2	201	1.00	5.00	3.7811	.90655
F3	201	1.00	5.00	4.0000	.88882
F4	201	1.00	5.00	3.4975	.92803
F5	201	1.00	5.00	3.9851	.86878
Valid N (listwise)	201				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Merek	201	1.00	4.80	3.4866	.63676
M1	201	1.00	5.00	3.6567	.81029
M2	201	1.00	5.00	2.9701	.97422
M3	201	1.00	5.00	3.6468	.82438
M4	201	1.00	5.00	3.4577	.84229
M5	201	1.00	5.00	3.7015	.78769
Valid N (listwise)	201				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Komitmen_Beragama	201	1.00	5.00	4.2169	.65750
R1	201	1.00	5.00	4.2388	.76334
R2	201	1.00	5.00	3.9552	.76353
R3	201	1.00	5.00	4.1692	.81317
R4	201	1.00	5.00	4.3284	.81954
R5	201	1.00	5.00	4.3930	.83051
Valid N (listwise)	201				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Preferensi	201	1.00	5.00	3.6783	.71677
P1	201	1.00	5.00	3.8060	.86439
P2	201	1.00	5.00	3.5821	.80900
P3	201	1.00	5.00	3.6468	.82438
Valid N (listwise)	201				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
L1	50	2.00	5.00	3.6400	.87505
L2	50	1.00	5.00	3.6000	.96890
L3	50	2.00	5.00	3.4000	.83299
Perilaku	50	2.00	5.00	3.5467	.73697
Valid N (listwise)	50				

Sumber: Olahan data SPSS

Output Analisis Jalur dan Regresi

1. Output Kesesuaian Model

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	17	9.513	4	.049	2.378
Saturated model	21	.000	0		
Independence model	6	506.473	15	.000	33.765

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.012	.985	.920	.188
Saturated model	.000	1.000		
Independence model	.177	.498	.297	.356

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.981	.930	.989	.958	.989
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.267	.262	.264
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	5.513	.011	18.611
Saturated model	.000	.000	.000
Independence model	491.473	421.653	568.707

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.048	.028	.000	.093
Saturated model	.000	.000	.000	.000
Independence model	2.532	2.457	2.108	2.844

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.083	.004	.153	.170
Independence model	.405	.375	.435	.000

AIC

Model	AIC	BCC	BIC	CAIC

Model	AIC	BCC	BIC	CAIC
Default model	43.513	44.746	99.669	116.669
Saturated model	42.000	43.523	111.369	132.369
Independence model	518.473	518.908	538.293	544.293

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	.218	.190	.283	.224
Saturated model	.210	.210	.210	.218
Independence model	2.592	2.243	2.979	2.595

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	200	280
Independence model	10	13

2. Output Estimates

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Preferensi <--- Biaya	.194	.093	2.082	.037	par_1
Preferensi <--- Fitur	.196	.095	2.066	.039	par_2
Preferensi <--- Merek	.426	.069	6.170	***	par_3
Preferensi <--- Komitmen_Beragama	.056	.065	.864	.388	par_4
Perilaku <--- Preferensi	.796	.049	16.205	***	par_5

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
Preferensi <--- Biaya	.178
Preferensi <--- Fitur	.177
Preferensi <--- Merek	.379
Preferensi <--- Komitmen_Beragama	.052
Perilaku <--- Preferensi	.753

Covariances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Biaya <--> Komitmen_Beragama	.146	.032	4.555	***	par_6

	Estimate	S.E.	C.R.	P	Label
Biaya <--> Fitur	.316	.037	8.464	***	par_7
Biaya <--> Merek	.165	.032	5.210	***	par_8
Fitur <--> Merek	.162	.031	5.183	***	par_9
Merek <--> Komitmen_Beragama	.074	.030	2.472	.013	par_10
Fitur <--> Komitmen_Beragama	.152	.032	4.765	***	par_11

Correlations: (Group number 1 - Default model)

	Estimate
Biaya <--> Komitmen_Beragama	.340
Biaya <--> Fitur	.747
Biaya <--> Merek	.396
Fitur <--> Merek	.394
Merek <--> Komitmen_Beragama	.178
Fitur <--> Komitmen_Beragama	.358

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Biaya	.428	.043	10.000	***	par_12
Fitur	.419	.042	10.000	***	par_13
Merek	.403	.040	10.000	***	par_14
Komitmen_Beragama	.430	.043	10.000	***	par_15
E1	.316	.032	10.000	***	par_16
E2	.247	.025	10.000	***	par_17

Matrices (Group number 1 - Default model)

Total Effects (Group number 1 - Default model)

	Komitmen_Beragama	Merek	Fitur	Biaya	Preferensi
Preferensi	.056	.426	.196	.194	.000
Perilaku	.045	.339	.156	.155	.796

Standardized Total Effects (Group number 1 - Default model)

	Komitmen_Beragama	Merek	Fitur	Biaya	Preferensi
Preferensi	.052	.379	.177	.178	.000
Perilaku	.039	.285	.134	.134	.753

Direct Effects (Group number 1 - Default model)

	Komitmen_Beragama	Merek	Fitur	Biaya	Preferensi
Preferensi	.056	.426	.196	.194	.000
Perilaku	.000	.000	.000	.000	.796

Standardized Direct Effects (Group number 1 - Default model)

	Komitmen_Beragama	Merek	Fitur	Biaya	Preferensi
Preferensi	.052	.379	.177	.178	.000
Perilaku	.000	.000	.000	.000	.753

Indirect Effects (Group number 1 - Default model)

	Komitmen_Beragama	Merek	Fitur	Biaya	Preferensi
Preferensi	.000	.000	.000	.000	.000

	Komitmen_Beragama	Merek	Fitur	Biaya	Preferensi
Perilaku	.045	.339	.156	.155	.000

Standardized Indirect Effects (Group number 1 - Default model)

	Komitmen_Beragama	Merek	Fitur	Biaya	Preferensi
Preferensi	.000	.000	.000	.000	.000
Perilaku	.039	.285	.134	.134	.000

3. Output Regression Model 1 - Preferensi

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Preferensi	201	1.00	5.00	3.6783	.71677
Biaya	201	1.40	5.00	3.8657	.65579
Fitur	201	1.40	5.00	3.8219	.64863
Merek	201	1.00	4.80	3.4866	.63676
Komitmen_Beragama	201	1.00	5.00	4.2169	.65750
Valid N (listwise)	201				

Correlations

		Preferensi	Biaya	Fitur	Merek	Komitmen_Beragama
Pearson Correlatic	Preferensi	1.000	.478	.478	.528	.243
	Biaya	.478	1.000	.747	.396	.340
	Fitur	.478	.747	1.000	.394	.358
	Merek	.528	.396	.394	1.000	.178
	Komitmen_Beragam	.243	.340	.358	.178	1.000
Sig. (1-tailed)	Preferensi	.	.000	.000	.000	.000
	Biaya	.000	.	.000	.000	.000
	Fitur	.000	.000	.	.000	.000
	Merek	.000	.000	.000	.	.006
	Komitmen_Beragam	.000	.000	.000	.006	.
N	Preferensi	201	201	201	201	201
	Biaya	201	201	201	201	201
	Fitur	201	201	201	201	201
	Merek	201	201	201	201	201
	Komitmen_Beragam	201	201	201	201	201

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Komitmen_Beragama, Merek, Biaya, Fitur	.	Enter

a. All requested variables entered.

b. Dependent Variable: Preferensi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.618 ^a	.382	.369	.56917

a. Predictors: (Constant), Komitmen_Beragama, Merek, Biaya, Fitur

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.255	4	9.814	30.293	.000 ^a
	Residual	63.496	196	.324		
	Total	102.750	200			

a. Predictors: (Constant), Komitmen_Beragama, Merek, Biaya, Fitur

b. Dependent Variable: Preferensi

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.455	.334		1.362	.175		
	Biaya	.194	.094	.178	2.061	.041	.424	2.357
	Fitur	.196	.096	.177	2.045	.042	.420	2.384
	Merek	.426	.070	.379	6.108	.000	.821	1.218
	Komitmen_Beraga	.056	.066	.052	.855	.394	.859	1.164

a. Dependent Variable: Preferensi

4. Output Regression Model 2 - Perilaku

Descriptive Statistics

	Mean	Std. Deviation	N
Perilaku	3.4809	.75704	201
Preferensi	3.6783	.71677	201

Correlations

		Perilaku	Preferensi
Pearson Correlation	Perilaku	1.000	.753
	Preferensi	.753	1.000
Sig. (1-tailed)	Perilaku	.	.000
	Preferensi	.000	.
N	Perilaku	201	201
	Preferensi	201	201

Variables Entered/Removed^d

Model	Variables Entered	Variables Removed	Method
1	Preferensi ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: Perilaku

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753 ^a	.568	.566	.49901

a. Predictors: (Constant), Preferensi

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	65.068	1	65.068	261.304	.000 ^a
	Residual	49.553	199	.249		
	Total	114.621	200			

a. Predictors: (Constant), Preferensi

b. Dependent Variable: Perilaku

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.554	.184		3.002	.003		
	Preferensi	.796	.049	.753	16.165	.000	1.000	1.000

a. Dependent Variable: Perilaku

5. Uji Heteroskedastisitas – Regression Model 1

Variables Entered/Removed^d

Model	Variables Entered	Variables Removed	Method
1	Komitmen_Beragama, Merek, Biaya, Fitur	.	Enter

a. All requested variables entered.

b. Dependent Variable: absresid1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.478	.203		2.347	.020
	Biaya	-.090	.057	-.171	-1.575	.117
	Fitur	.056	.058	.105	.961	.337
	Merek	-.011	.042	-.020	-.259	.796
	Komitmen_Beragama	.033	.040	.063	.823	.412

a. Dependent Variable: absresid1

6. Uji Heteroskedastisitas – Regression Model 2

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Preferensi ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: absresid2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.270	.121		2.231	.027
	Preferensi	.029	.032	.063	.886	.377

a. Dependent Variable: absresid2

Output Statistik Demografi

Agama

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islam	175	87.1	87.1	87.1
	Non-Islam	26	12.9	12.9	100.0
	Total	201	100.0	100.0	

Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wanita	98	48.8	48.8	48.8
	Pria	103	51.2	51.2	100.0
	Total	201	100.0	100.0	

Pendidikan Terakhir

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D3	35	17.4	17.4	17.4
	S1	107	53.2	53.2	70.6
	S2	20	10.0	10.0	80.6
	Lainnya	39	19.4	19.4	100.0
	Total	201	100.0	100.0	

Penggunaan Kartu Kredit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	kurang dari 1 tahun	55	27.4	27.4	27.4
	antara 1 s/d 5 tahun	89	44.3	44.3	71.6
	lebih dari 5 tahun	57	28.4	28.4	100.0
	Total	201	100.0	100.0	

Nasabah Danamon

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ya	50	24.9	24.9	24.9
	Tidak	151	75.1	75.1	100.0
	Total	201	100.0	100.0	

Nasabah Danamon Syariah

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ya	36	17.9	17.9	17.9
	Tidak	165	82.1	82.1	100.0
	Total	201	100.0	100.0	

