

**LAMPIRAN 1 : KUISIONER PENELITIAN**



**UNIVERSITAS INDONESIA  
FAKULTAS ILMU SOSIAL DAN ILMU POLITIK  
DEPARTEMEN ILMU ADMINISTRASI  
PROGRAM SARJANA EKSTENSI JURUSAN ILMU ADMINISTRASI**

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No. Kuisisioner : .....

Kepada Yth:  
Bapak / Ibu / Sdr / Sdri  
Di tempat

Dengan Hormat,

Saya Fieldha Rosa Y.W, mahasiswi Universitas Indonesia, Fakultas Ilmu Sosial & Ilmu Politik, Jurusan Administrasi Niaga sedang melakukan penelitian yang ditujukan untuk kepentingan akademis yaitu penyusunan skripsi yang digunakan sebagai persyaratan untuk penyelesaian studi sarjana ekstensi di Universitas Indonesia. Penelitian yang di maksud adalah untuk mengetahui pengaruh dari *pengaruh word of mouth*. Dalam hal ini penelitian saya berjudul "PENGARUH WORD OF MOUTH PADA KREDIT MIKRO MANDIRI PT BANK MANDIRI (PERSERO) TBK, HUB JAKARTA PULOGADUNG TERHADAP MINAT PENGAJUAN KREDIT PARA WIRAUSAHAWAN".

Sehubungan dengan hal tersebut maka kiranya Bapak / Ibu / Sdr / Sdri mau meluangkan waktu untuk mengisi keusioner ini. Atas kerjasama Bapak / Ibu / Sdr / Sdri dalam meluangkan waktu menjawab kusioner ini saya ucapkan terima kasih.

Hormat saya,

Fieldha Rosa Y.W

**Petunjuk Pengisian:**

Berilah tanda silang (X) pada pilihan jawaban yang tersedia di bawah ini dan isilah titik-titik kosong dengan jawaban yang sesuai dengan kondisi Anda.

**Karakteristik Responden**

- ❖ Jenis Kelamin :  Laki – laki  Perempuan
- ❖ Usia :  21 - ≤30 Tahun  
 > 30 - ≤ 40 Tahun  
 > 40 - ≤ 50 Tahun  
 > 50 - 60 Tahun
- ❖ Pendidikan terakhir :  SD  SMP  SMA  
 D3  S1  S2/S3
- ❖ Apakah Anda adalah Nasabah Sebuah Bank :  
 Ya  Tidak  
Jika "Ya", apakah nama Bank Anda :  
 Bank Mandiri  BNI 46  BRI  Bank DKI  
 BCA  Danamon  BTN  BII  
 Lainnya ..... (silahkan dengan nama Bank Anda)
- ❖ Sudah berapa lama Anda menjadi nasabah PT Bank Mandiri (Persero) Tbk:  
 < 1 tahun  > 1 - ≤ 3 tahun  
 >3 - ≤ 5 tahun  > 5 tahun
- ❖ Anda menggunakan Kredit Usaha Mikro Mandiri untuk tujuan :  
 Kredit Modal Kerja Usaha  Kredit Investasi Usaha
- ❖ Berapa Permohonan Limit Kredit Mikro Mandiri yang Anda ajukan :  
 Rp. 1.000.000,- sampai dengan Rp. 10.000.000,-  
 Rp. 10.000.001,- sampai dengan Rp. 25.000.000,-  
 Rp. 25.000.001,- sampai dengan Rp. 50.000.000,-  
 Rp. 50.000.001,- sampai dengan Rp. 75.000.000,-  
 Rp. 75.000.001,- sampai dengan Rp. 100.000.000,-

### Petunjuk Pengisian Kuesioner

Pilihlah tanda silang (X) pada pilihan jawaban yang tersedia di bawah ini sesuai dengan Persetujuan Anda terhadap pernyataan di bawah ini. Semakin ke kanan (semakin besar angka) maka semakin setuju dengan pernyataan sebelah kanan, sebaliknya semakin ke kiri (semakin kecil angka) semakin tidak setuju dengan pernyataan sebelah kanan.

### BAGIAN I PENYEBARAN INFORMASI MELALUI " WORD OF MOUTH"

#### a. Dimensi *Talkers* (Pembicara atau referral)

1. Hubungan saya dengan seseorang yang memberi informasi kepada saya ....  
(selanjutnya disebut pembicara atau referral).

Jauh	⋮	⋮	⋮	⋮	⋮	⋮	⋮	Dekat
	1	2	3	4	5	6	7	

2. Seseorang atau pembicara yang memberikan informasi kepada saya ....

Tidak Bisa dipercaya	⋮	⋮	⋮	⋮	⋮	⋮	⋮	Bisa dipercaya
	1	2	3	4	5	6	7	

3. Seseorang atau pembicara mempunyai pengaruh terhadap saya ....

Lemah	⋮	⋮	⋮	⋮	⋮	⋮	⋮	Kuat
	1	2	3	4	5	6	7	

4. Seseorang atau pembicara menyampaikan pesan atau informasi kepada saya dengan ....

Tidak Jelas	⋮	⋮	⋮	⋮	⋮	⋮	⋮	Jelas
	1	2	3	4	5	6	7	

5. Seseorang atau pembicara yang memberikan informasi memiliki tingkat ....

Pengetahuan yang sempit	⋮	⋮	⋮	⋮	⋮	⋮	⋮	Pengetahuan yang luas
	1	2	3	4	5	6	7	

#### b. Dimensi *Topics*

Saya telah berdiskusi dengan pembicara tentang :

6. Kegunaan produk KMM sangat tidak sesuai dengan kebutuhan saya
- |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
| ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | Kegunaan produk KMM sangat sesuai dengan kebutuhan saya |
|   | 1 | 2 | 3 | 4 | 5 | 6 | 7 |   |

7. Tingkat suku bunga yang tidak bersaing
- |   |   |   |   |   |   |   |   |                                  |
|---|---|---|---|---|---|---|---|----------------------------------|
| ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | ⋮ | Tingkat suku bunga yang bersaing |
|   | 1 | 2 | 3 | 4 | 5 | 6 | 7 |                                  |

8. **Persyaratan Produk Kredit Mikro Mandiri yang sulit**                   **Persyaratan Produk Kredit Mikro Mandiri yang mudah**
9. **Lokasi Bank Mandiri yang tidak mudah dijangkau**                   **Lokasi Bank Mandiri yang mudah dijangkau**
10. **Pelayanan yang diberikan pejabat bank sangat mengecewakan**                   **Pelayanan yang diberikan pejabat bank sangat memuaskan**

**c. Dimensi Tools**

11. Pada saat pembicara menjelaskan Produk Kredit Mikro Mandiri menggunakan alat bantu brosur

**Sedikit**                   **Banyak**

1      2      3      4      5      6      7

12. Dalam menyampaikan informasi Produk Kredit Mikro Mandiri pada saat waktu yang ....

**Tidak Ditetapkan**                   **Ditetapkan**

1      2      3      4      5      6      7

13. Dalam menyampaikan informasi Produk Kredit Mikro Mandiri pada saat ....

**Tidak sedang berkumpul**                   **Sedang berkumpul**

1      2      3      4      5      6      7

**d. Dimensi Taking Part**

14. Pada saat saya ke Bank Mandiri pihak Bank menangani pertanyaan dan kebutuhan saya mengenai Kredit Mikro Mandiri dengan ....

**Tidak Tanggap**                   **Cepat Tanggap**

1      2      3      4      5      6      7

15. Pada saat saya ke Bank Mandiri pihak Bank menangani dalam menjelaskan secara detail Usaha Menengah Kecil Mikro dengan ....

**Tidak Tanggap**                   **Cepat Tanggap**

1      2      3      4      5      6      7

16. Pada saat saya ke Bank Mandiri pihak Bank menangani dalam menjelaskan secara detail proses Kredit Mikro Mandiri dengan ....

<b>Tidak Tanggap</b>	<table border="0"> <tr> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> <td style="text-align: center;">6</td> <td style="text-align: center;">7</td> </tr> </table>									1	2	3	4	5	6	7	<b>Cepat Tanggap</b>
1	2	3	4	5	6	7											

**e. Dimensi *Tracking***

17. Di Bank Mandiri tersedia layanan Call Center yang ....

<b>Sulit dihubungi</b>	<table border="0"> <tr> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> <td style="text-align: center;">6</td> <td style="text-align: center;">7</td> </tr> </table>									1	2	3	4	5	6	7	<b>Mudah dihubungi</b>
1	2	3	4	5	6	7											

18. Di Bank Mandiri tersedia kotak saran yang ....

<b>Sulit ditemukan</b>	<table border="0"> <tr> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> <td style="text-align: center;">6</td> <td style="text-align: center;">7</td> </tr> </table>									1	2	3	4	5	6	7	<b>Mudah ditemukan</b>
1	2	3	4	5	6	7											

19. Di Bank Mandiri tersedia customer service yang ....

<b>Sedikit</b>	<table border="0"> <tr> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> <td style="text-align: center;">6</td> <td style="text-align: center;">7</td> </tr> </table>									1	2	3	4	5	6	7	<b>Banyak</b>
1	2	3	4	5	6	7											

**BAGIAN II MINAT BELI**

20. Saya .... untuk mencari informasi mengenai produk Kredit Mikro Mandiri

<b>Tidak Tertarik</b>	<table border="0"> <tr> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> <td style="text-align: center;">6</td> <td style="text-align: center;">7</td> </tr> </table>									1	2	3	4	5	6	7	<b>Tertarik</b>
1	2	3	4	5	6	7											

21. Saya .... untuk mencari informasi mengenai persyaratan Kredit Mikro Mandiri

<b>Tidak tertarik</b>	<table border="0"> <tr> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> <td style="text-align: center;">6</td> <td style="text-align: center;">7</td> </tr> </table>									1	2	3	4	5	6	7	<b>Tertarik</b>
1	2	3	4	5	6	7											

22. Saya .... untuk mengajukan Kredit Mikro Mandiri

<b>Tidak Mempertimbang- kan</b>	<table border="0"> <tr> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> <td style="text-align: center;">6</td> <td style="text-align: center;">7</td> </tr> </table>									1	2	3	4	5	6	7	<b>Mempertimban- kan</b>
1	2	3	4	5	6	7											

23. Saya .... persyaratan yang diberikan oleh Bank Mandiri

<b>Tidak akan mematuhi</b>	<table border="0"> <tr> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> <td style="border-left: 1px dashed black; border-right: 1px dashed black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> <td style="text-align: center;">6</td> <td style="text-align: center;">7</td> </tr> </table>									1	2	3	4	5	6	7	<b>Akan Mematuhi</b>
1	2	3	4	5	6	7											

24. Saya .... kredit mikro mandiri

<b>Tidak akan mengajukan</b>	┆┆┆┆┆┆┆┆	<b>Akan mengajukan</b>
	1 2 3 4 5 6 7	

25. Saya .... Kredit Mikro Mandiri

<b>Tidak akan menggunakan</b>	┆┆┆┆┆┆┆┆	<b>Akan menggunakan</b>
	1 2 3 4 5 6 7	

☞ Terima Kasih ☞



## LAMPIRAN 2 : HASIL PENGOLAHAN FACTOR ANALISIS DAN ANALISIS RELIABILITAS CRONBACH ALPHA PRETEST

### 1. Variabel *Word of Mouth*

#### a. Dimensi *Talkers* atau Pembicara /Referral

##### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.679
Bartlett's Test of Sphericity	Approx. Chi-Square	87.385
	df	10
	Sig.	.000

##### Anti-image Matrices

		HUB INFORMAN	KEPERCAYAAN	KEKUATAN	KEJELASAN	PENGETAHUAN
Anti-image Covariance	HUB INFORMAN	.437	.010	.158	-.140	-.079
	KEPERCAYAAN	.010	.447	.041	-.080	-.169
	KEKUATAN	.158	.041	.232	-.143	.007
	KEJELASAN	-.140	-.080	-.143	.128	-.036
	PENGETAHUAN	-.079	-.169	.007	-.036	.491
Anti-image Correlation	HUB INFORMAN	.615 <sup>a</sup>	.024	.496	-.591	-.171
	KEPERCAYAAN	.024	.840 <sup>a</sup>	.128	-.335	-.360
	KEKUATAN	.496	.128	.552 <sup>a</sup>	-.829	.021
	KEJELASAN	-.591	-.335	-.829	.621 <sup>a</sup>	-.145
	PENGETAHUAN	-.171	-.360	.021	-.145	.878 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

##### Communalities

	Initial	Extraction
HUB INFORMAN	1.000	.512
KEPERCAYAAN	1.000	.679
KEKUATAN	1.000	.564
KEJELASAN	1.000	.874
PENGETAHUAN	1.000	.649

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	3.278	65.559	65.559	3.278	65.559	65.559
2	.788	15.762	81.320			
3	.505	10.093	91.413			
4	.348	6.956	98.369			
5	.082	1.631	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

	Component
	1
HUB INFORMAN	.716
KEPERCAYAAN	.824
KEKUATAN	.751
KEJELASAN	.935
PENGETAHUAN	.805

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

### Reliability "WOM" DIMENSI *TALKERS*

#### Reliability Statistics

Cronbach's Alpha	N of Items
.851	5



## b. Dimensi Topics

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.782
Bartlett's Test of Sphericity	Approx. Chi-Square	53.307
	df	10
	Sig.	.000

### Anti-image Matrices

		KEGUNAAN KEBUTUHAN	SUKU BUNGA	PERSYARATAN	LOKASI	LAYANAN
Anti-image Covariance	KEGUNAAN KEBUTUHAN	.532	-.206	-.004	-.090	-.122
	SUKU BUNGA	-.206	.594	-.139	.070	-.127
	PERSYARATAN	-.004	-.139	.620	-.210	-.008
	LOKASI	-.090	.070	-.210	.446	-.207
	LAYANAN	-.122	-.127	-.008	-.207	.438
Anti-image Correlation	KEGUNAAN KEBUTUHAN	.826 <sup>a</sup>	-.366	-.008	-.184	-.252
	SUKU BUNGA	-.366	.771 <sup>a</sup>	-.228	.137	-.249
	PERSYARATAN	-.008	-.228	.804 <sup>a</sup>	-.400	-.016
	LOKASI	-.184	.137	-.400	.731 <sup>a</sup>	-.468
	LAYANAN	-.252	-.249	-.016	-.468	.787 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

### Communalities

	Initial	Extraction
KEGUNAAN KEBUTUHAN	1.000	.628
SUKU BUNGA	1.000	.528
PERSYARATAN	1.000	.519
LOKASI	1.000	.654
LAYANAN	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	3.039	60.778	60.778	3.039	60.778	60.778
2	.729	14.585	75.363			
3	.572	11.440	86.803			
4	.387	7.749	94.553			
5	.272	5.447	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

	Component
	1
KEGUNAAN	.792
KEBUTUHAN	.727
SUKU BUNGA	.720
PERSYARATAN	.809
LOKASI	.843
LAYANAN	

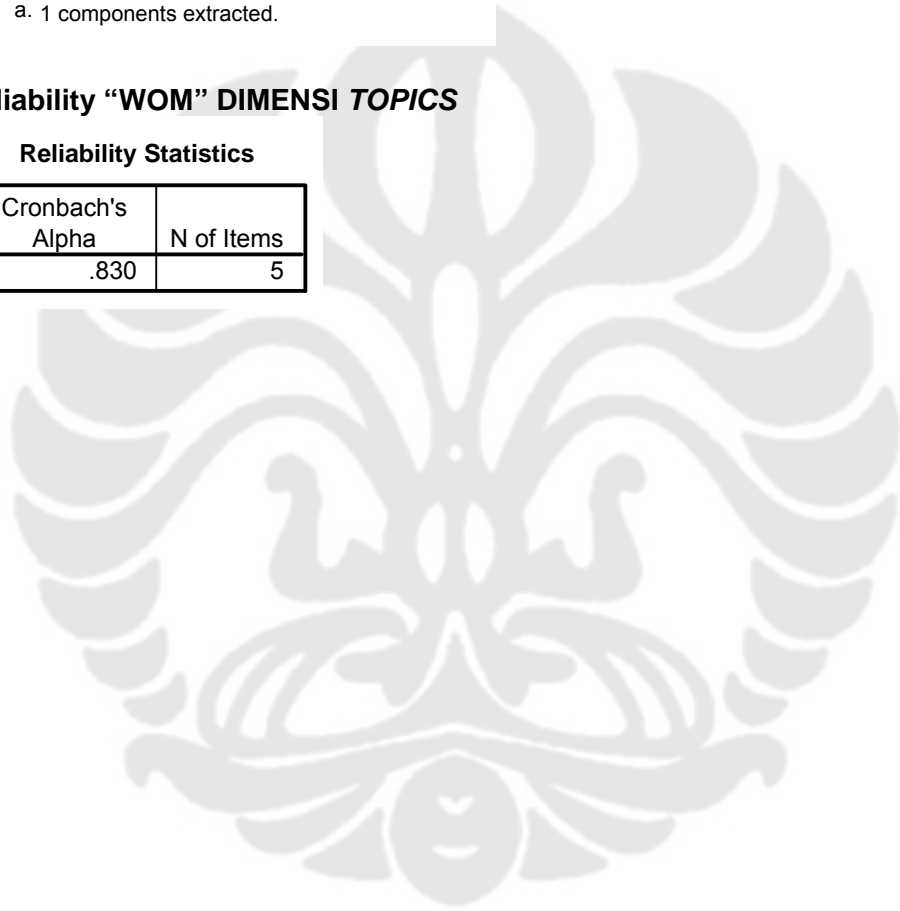
Extraction Method: Principal Component Analysis.

a. 1 components extracted.

### Reliability "WOM" DIMENSI TOPICS

#### Reliability Statistics

Cronbach's Alpha	N of Items
.830	5



### c. Dimensi Tools

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.518
Bartlett's Test of Sphericity	Approx. Chi-Square	34.850
	df	3
	Sig.	.000

#### Anti-image Matrices

		BROSUR	WAKTU	KUMPUL
Anti-image Covariance	BROSUR	.304	-.262	-.241
	WAKTU	-.262	.408	.122
	KUMPUL	-.241	.122	.640
Anti-image Correlation	BROSUR	.511 <sup>a</sup>	-.743	-.546
	WAKTU	-.743	.518 <sup>a</sup>	.239
	KUMPUL	-.546	.239	.535 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

#### Communalities

	Initial	Extraction
BROSUR	1.000	.888
WAKTU	1.000	.703
KUMPUL	1.000	.508

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	2.099	69.952	69.952	2.099	69.952	69.952
2	.717	23.908	93.860			
3	.184	6.140	100.000			

Extraction Method: Principal Component Analysis.

#### Component Matrix<sup>a</sup>

	Component
	1
BROSUR	.942
WAKTU	.838
KUMPUL	.713

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

### Reliability "WOM" DIMENSI TOOLS

#### Reliability Statistics

Cronbach's Alpha	N of Items
.781	3

#### d. Dimensi Taking Parts

##### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.685
Bartlett's Test of Sphericity	Approx. Chi-Square	29.278
	df	3
	Sig.	.000

##### Anti-image Matrices

		CT KEBUTUHAN	CT UMKM	CT PROSES
Anti-image Covariance	CT KEBUTUHAN	.451	-.225	-.263
	CT UMKM	-.225	.616	-.087
	CT PROSES	-.263	-.087	.540
Anti-image Correlation	CT KEBUTUHAN	.636 <sup>a</sup>	-.427	-.533
	CT UMKM	-.427	.749 <sup>a</sup>	-.152
	CT PROSES	-.533	-.152	.693 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

##### Communalities

	Initial	Extraction
CT KEBUTUHAN	1.000	.803
CT UMKM	1.000	.664
CT PROSES	1.000	.718

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	2.185	72.824	72.824	2.185	72.824	72.824
2	.509	16.983	89.807			
3	.306	10.193	100.000			

Extraction Method: Principal Component Analysis.

##### Component Matrix<sup>a</sup>

	Component
	1
CT KEBUTUHAN	.896
CT UMKM	.815
CT PROSES	.847

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

#### Reliability "WOM" DIMENSI TAKING PART

##### Reliability Statistics

Cronbach's Alpha	N of Items
.805	3

### e. Dimensi Tracking

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.715
Bartlett's Test of Sphericity	Approx. Chi-Square	27.233
	df	3
	Sig.	.000

#### Anti-image Matrices

		CALL CENTER	KOTAK SARAN	CS
Anti-image Covariance	CALL CENTER	.558	-.193	-.226
	KOTAK SARAN	-.193	.582	-.205
	CS	-.226	-.205	.547
Anti-image Correlation	CALL CENTER	.712 <sup>a</sup>	-.338	-.410
	KOTAK SARAN	-.338	.731 <sup>a</sup>	-.364
	CS	-.410	-.364	.703 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

#### Communalities

	Initial	Extraction
CALL CENTER	1.000	.729
KOTAK SARAN	1.000	.710
CS	1.000	.739

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	2.178	72.602	72.602	2.178	72.602	72.602
2	.431	14.373	86.975			
3	.391	13.025	100.000			

Extraction Method: Principal Component Analysis.

#### Component Matrix<sup>a</sup>

	Component
	1
CALL CENTER	.854
KOTAK SARAN	.843
CS	.860

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

### Reliability "WOM" DIMENSI TRACKING

#### Reliability Statistics

Cronbach's Alpha	N of Items
.778	3

## 2. Variabel Minat Beli (Minat Pengajuan Kredit)

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.840
Bartlett's Test of Sphericity	Approx. Chi-Square	112.992
	df	15
	Sig.	.000

### Anti-image Matrices

		INFRMSI PRODK KMM	INFRMSI SYRT KR DIT	PRTMBNGN KR DIT	MMATUHI SYARAT	MNGAJUKAN KREDIT	MNGUNAKAN KREDIT
Anti-image Covariance	INFRMSI PRODK KMM	.554	-.143	.007	-.092	-.025	.032
	INFRMSI SYRT KR DIT	-.143	.291	-.096	.045	.003	-.137
	PRTMBNGN KR DIT	.007	-.096	.253	-.118	.015	-.077
	MMATUHI SYARAT	-.092	.045	-.118	.274	-.178	-.022
	MNGAJUKAN KREDIT	-.025	.003	.015	-.178	.419	-.057
	MNGUNAKAN KREDIT	.032	-.137	-.077	-.022	-.057	.295
Anti-image Correlation	INFRMSI PRODK KMM	.884 <sup>a</sup>	-.357	.019	-.235	-.052	.078
	INFRMSI SYRT KR DIT	-.357	.809 <sup>a</sup>	-.354	.158	.008	-.468
	PRTMBNGN KR DIT	.019	-.354	.853 <sup>a</sup>	-.449	.045	-.282
	MMATUHI SYARAT	-.235	.158	-.449	.795 <sup>a</sup>	-.524	-.078
	MNGAJUKAN KREDIT	-.052	.008	.045	-.524	.849 <sup>a</sup>	-.162
	MNGUNAKAN KREDIT	.078	-.468	-.282	-.078	-.162	.868 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

### Communalities

	Initial	Extraction
INFRMSI PRODK KMM	1.000	.532
INFRMSI SYRT KR DIT	1.000	.715
PRTMBNGN KR DIT	1.000	.801
MMATUHI SYARAT	1.000	.742
MNGAJUKAN KREDIT	1.000	.604
MNGUNAKAN KREDIT	1.000	.751

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	4.145	69.084	69.084	4.145	69.084	69.084
2	.658	10.961	80.046			
3	.554	9.239	89.284			
4	.294	4.893	94.177			
5	.197	3.276	97.454			
6	.153	2.546	100.000			

Extraction Method: Principal Component Analysis.



### Component Matrix<sup>a</sup>

	Component
	1
INFRMSI PRODK KMM	.729
INFRMSI SYRT KRDIR	.845
PRTMBNGN KRDIR	.895
MMATUHI SYARAT	.861
MNGAJUKAN KREDIT	.777
MNGUNAKAN KREDIT	.867

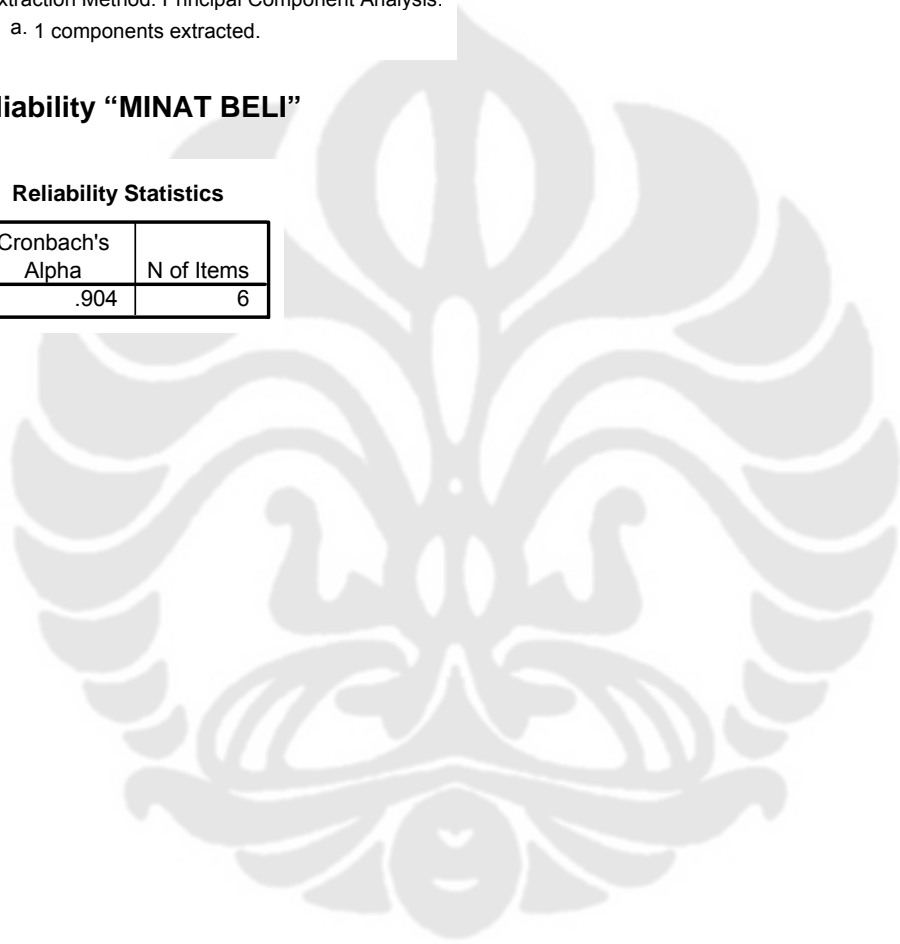
Extraction Method: Principal Component Analysis.

a. 1 components extracted.

### Reliability "MINAT BELI"

#### Reliability Statistics

Cronbach's Alpha	N of Items
.904	6



## LAMPIRAN 2 : TAMPILAN FREKUENSI RESPONDEN

TABEL Frekuensi Responden

### Frequencies

#### Statistics

	J.Klelamin	Usia	Pendidikan	NasabahBank	BankAnda	BrplmNsbh BM	TujKUM	PrmhnKredit
N Valid	125	125	125	125	125	125	125	125
Missing	0	0	0	0	0	0	0	0

#### J.Klelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-laki	74	59.2	59.2	59.2
	Perempuan	51	40.8	40.8	100.0
	Total	125	100.0	100.0	

#### Usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-<=30	41	32.8	32.8	32.8
	>30-<=40	38	30.4	30.4	63.2
	>40-<=50	32	25.6	25.6	88.8
	>50-60	14	11.2	11.2	100.0
	Total	125	100.0	100.0	

#### Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	15	12.0	12.0	12.0
	SLTP	14	11.2	11.2	23.2
	SLTA	60	48.0	48.0	71.2
	Diploma (D III)	23	18.4	18.4	89.6
	Sarjana (S I)	11	8.8	8.8	98.4
	S2 / S3	2	1.6	1.6	100.0
	Total	125	100.0	100.0	



**NasabahBank**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ya	75	60.0	60.0	60.0
	Tidak	50	40.0	40.0	100.0
	Total	125	100.0	100.0	

**BankAnda**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	50	40.0	40.0	40.0
	Bank Mandiri	42	33.6	33.6	73.6
	BNI 46	5	4.0	4.0	77.6
	BRI	11	8.8	8.8	86.4
	BANK DKI	7	5.6	5.6	92.0
	BCA	6	4.8	4.8	96.8
	BTN	1	.8	.8	97.6
	LAINNYA	3	2.4	2.4	100.0
	Total	125	100.0	100.0	

**BrpImNsbhBM**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	83	66.4	66.4	66.4
	< 1 TH	15	12.0	12.0	78.4
	> 1 - <= 3 TH	9	7.2	7.2	85.6
	> 3 - <= 5 TH	14	11.2	11.2	96.8
	> 5 TH	4	3.2	3.2	100.0
	Total	125	100.0	100.0	

**TujKUM**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	KMK	73	58.4	58.4	58.4
	KI	52	41.6	41.6	100.0
	Total	125	100.0	100.0	

**PrmhnKredit**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp. 1jt - Rp. 10jt	51	40.8	40.8	40.8
	Rp.10,1jt - Rp.25 jt	34	27.2	27.2	68.0
	Rp.25,1 jt - Rp.50 jt	20	16.0	16.0	84.0
	Rp.50,1 jt - Rp.75 jt	15	12.0	12.0	96.0
	Rp.75,1 jt - Rp. 100 jt	5	4.0	4.0	100.0
	Total	125	100.0	100.0	



**LAMPIRAN 3 : HASIL PENGOLAHAN FACTOR ANALISIS DAN  
ANALISIS RELIABILITAS CRONBACH ALPHA**

**1. Variabel *Word of Mouth***

**a. Dimensi Talkers atau Pembicara /Referral**

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.837
Bartlett's Test of Sphericity	Approx. Chi-Square	364.934
	df	10
	Sig.	.000

**Anti-image Matrices**

		WTalkers1	WTalkers2	WTalkers3	WTalkers4	WTalkers5
Anti-image Covariance	WTalkers1	.420	-.218	-.051	-.040	-.080
	WTalkers2	-.218	.497	-.063	-.019	-.017
	WTalkers3	-.051	-.063	.376	-.165	-.039
	WTalkers4	-.040	-.019	-.165	.302	-.159
	WTalkers5	-.080	-.017	-.039	-.159	.414
Anti-image Correlation	WTalkers1	.843 <sup>a</sup>	-.477	-.129	-.112	-.191
	WTalkers2	-.477	.840 <sup>a</sup>	-.147	-.049	-.037
	WTalkers3	-.129	-.147	.852 <sup>a</sup>	-.491	-.099
	WTalkers4	-.112	-.049	-.491	.798 <sup>a</sup>	-.449
	WTalkers5	-.191	-.037	-.099	-.449	.863 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
WTalkers1	1.000	.697
WTalkers2	1.000	.604
WTalkers3	1.000	.731
WTalkers4	1.000	.776
WTalkers5	1.000	.697

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	3.505	70.097	70.097	3.505	70.097	70.097
2	.621	12.427	82.525			
3	.368	7.355	89.880			
4	.298	5.970	95.850			
5	.208	4.150	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

	Component
	1
WTalkers1	.835
WTalkers2	.777
WTalkers3	.855
WTalkers4	.881
WTalkers5	.835

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

### Reliability Statistics

Cronbach's Alpha	N of Items
.889	5

## b. Dimensi Topics

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.854
Bartlett's Test of Sphericity	Approx. Chi-Square	503.787
	df	10
	Sig.	.000

### Anti-image Matrices

		WTopics1	WTopics2	WTopics3	WTopics4	WTopics5
Anti-image Covariance	WTopics1	.331	-.151	-.062	-.022	-.008
	WTopics2	-.151	.255	-.093	-.026	-.040
	WTopics3	-.062	-.093	.362	-.046	-.038
	WTopics4	-.022	-.026	-.046	.251	-.163
	WTopics5	-.008	-.040	-.038	-.163	.253
Anti-image Correlation	WTopics1	.864 <sup>a</sup>	-.520	-.179	-.075	-.026
	WTopics2	-.520	.848 <sup>a</sup>	-.306	-.102	-.156
	WTopics3	-.179	-.306	.924 <sup>a</sup>	-.154	-.127
	WTopics4	-.075	-.102	-.154	.823 <sup>a</sup>	-.646
	WTopics5	-.026	-.156	-.127	-.646	.822 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

### Communalities

	Initial	Extraction
WTopics1	1.000	.739
WTopics2	1.000	.819
WTopics3	1.000	.756
WTopics4	1.000	.785
WTopics5	1.000	.782

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	3.880	77.606	77.606	3.880	77.606	77.606
2	.483	9.653	87.260			
3	.300	5.992	93.252			
4	.185	3.701	96.953			
5	.152	3.047	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

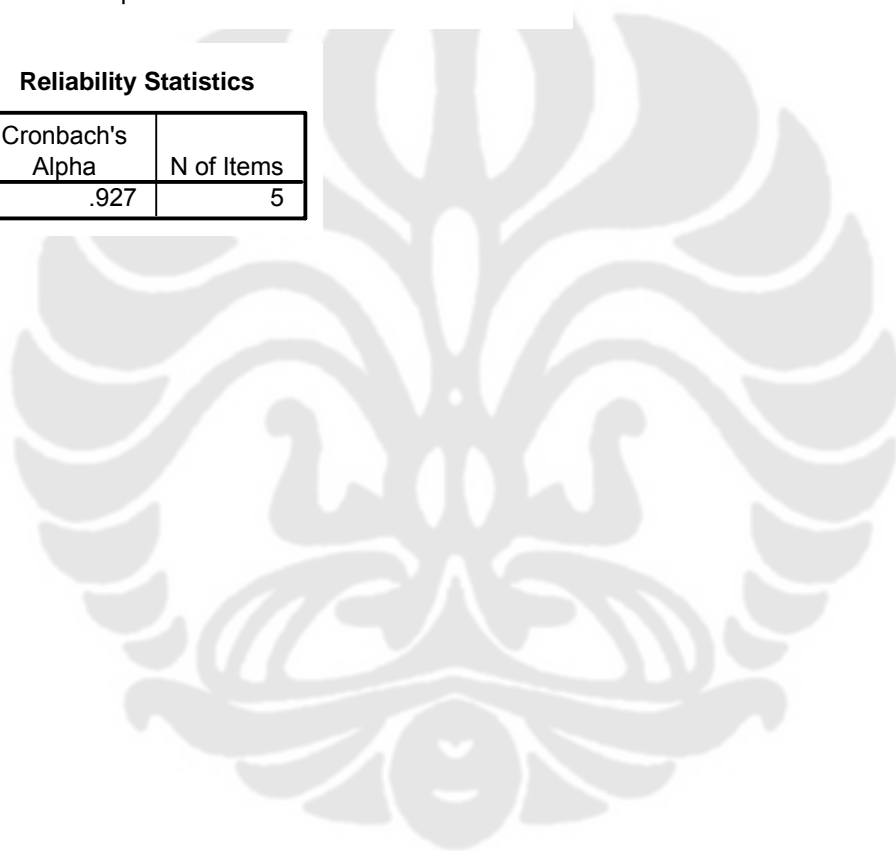
	Component
	1
WTopics1	.860
WTopics2	.905
WTopics3	.869
WTopics4	.886
WTopics5	.884

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

### Reliability Statistics

Cronbach's Alpha	N of Items
.927	5



### c. Dimensi Tools

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.699
Bartlett's Test of Sphericity	Approx. Chi-Square	150.372
	df	3
	Sig.	.000

#### Anti-image Matrices

		WTools1	WTools2	WTools3
Anti-image Covariance	WTools1	.573	-.209	-.095
	WTools2	-.209	.416	-.247
	WTools3	-.095	-.247	.493
Anti-image Correlation	WTools1	.766 <sup>a</sup>	-.429	-.178
	WTools2	-.429	.651 <sup>a</sup>	-.546
	WTools3	-.178	-.546	.705 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

#### Communalities

	Initial	Extraction
WTools1	1.000	.694
WTools2	1.000	.817
WTools3	1.000	.747

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	2.258	75.276	75.276	2.258	75.276	75.276
2	.462	15.384	90.660			
3	.280	9.340	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

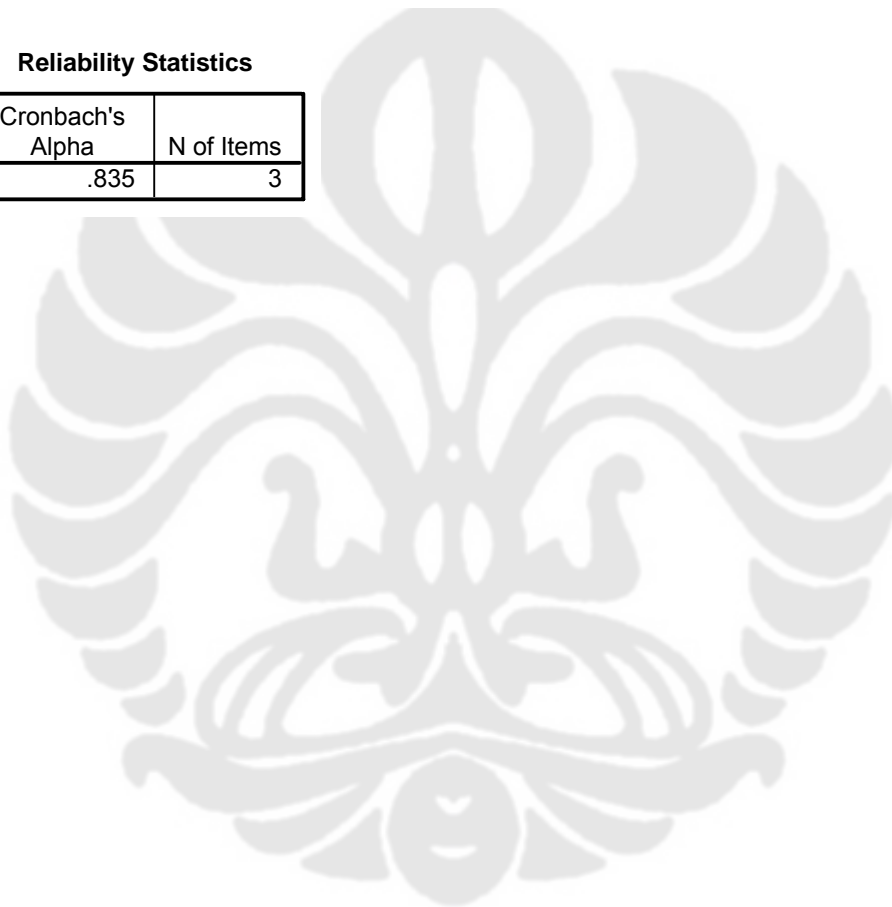
	Component
	1
WTools1	.833
WTools2	.904
WTools3	.864

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

### Reliability Statistics

Cronbach's Alpha	N of Items
.835	3





#### d. Dimensi Taking Parts

##### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.730
Bartlett's Test of Sphericity	Approx. Chi-Square	184.593
	df	3
	Sig.	.000

##### Anti-image Matrices

		WtkParts1	WtkParts2	WtkParts3
Anti-image Covariance	WtkParts1	.490	-.127	-.173
	WtkParts2	-.127	.415	-.213
	WtkParts3	-.173	-.213	.378
Anti-image Correlation	WtkParts1	.786 <sup>a</sup>	-.282	-.401
	WtkParts2	-.282	.723 <sup>a</sup>	-.538
	WtkParts3	-.401	-.538	.693 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

##### Communalities

	Initial	Extraction
WtkParts1	1.000	.754
WtkParts2	1.000	.799
WtkParts3	1.000	.828

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	2.381	79.367	79.367	2.381	79.367	79.367
2	.365	12.171	91.539			
3	.254	8.461	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

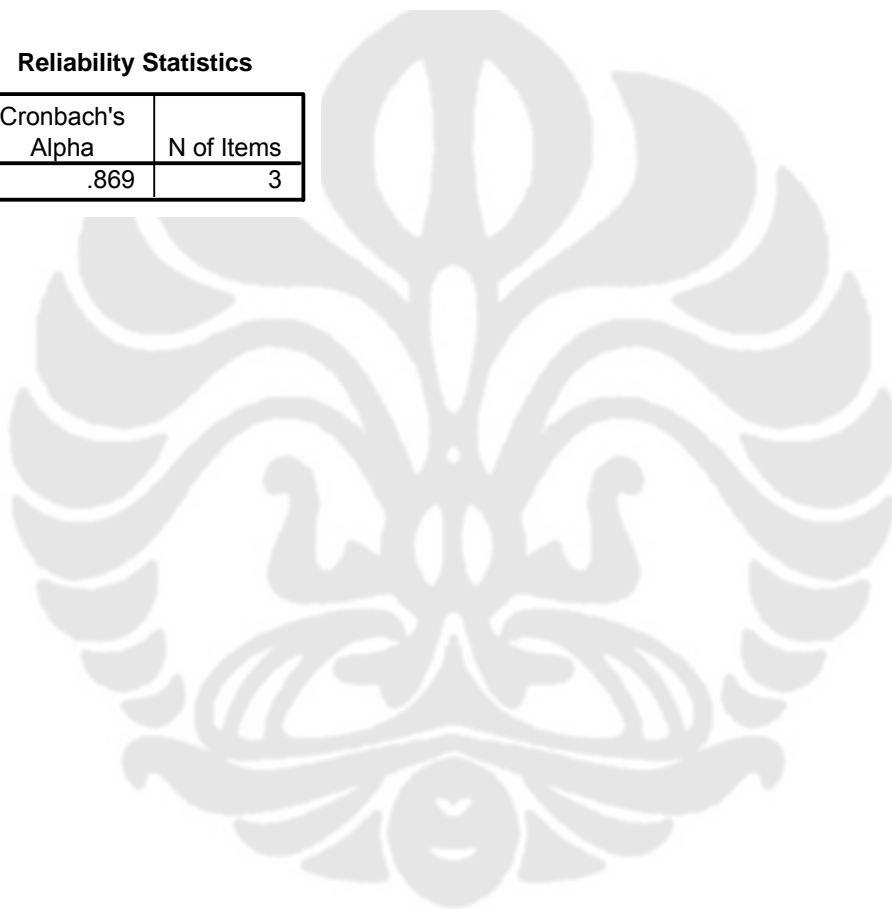
	Component
	1
WtkParts1	.868
WtkParts2	.894
WtkParts3	.910

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

### Reliability Statistics

Cronbach's Alpha	N of Items
.869	3



### e. Dimensi Tracking

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.726
Bartlett's Test of Sphericity	Approx. Chi-Square	195.754
	df	3
	Sig.	.000

#### Anti-image Matrices

		WTracking1	WTracking2	WTracking3
Anti-image Covariance	WTracking1	.370	-.215	-.121
	WTracking2	-.215	.351	-.148
	WTracking3	-.121	-.148	.502
Anti-image Correlation	WTracking1	.703 <sup>a</sup>	-.596	-.280
	WTracking2	-.596	.687 <sup>a</sup>	-.353
	WTracking3	-.280	-.353	.813 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

#### Communalities

	Initial	Extraction
WTracking1	1.000	.822
WTracking2	1.000	.837
WTracking3	1.000	.743

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	2.402	80.078	80.078	2.402	80.078	80.078
2	.373	12.423	92.501			
3	.225	7.499	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

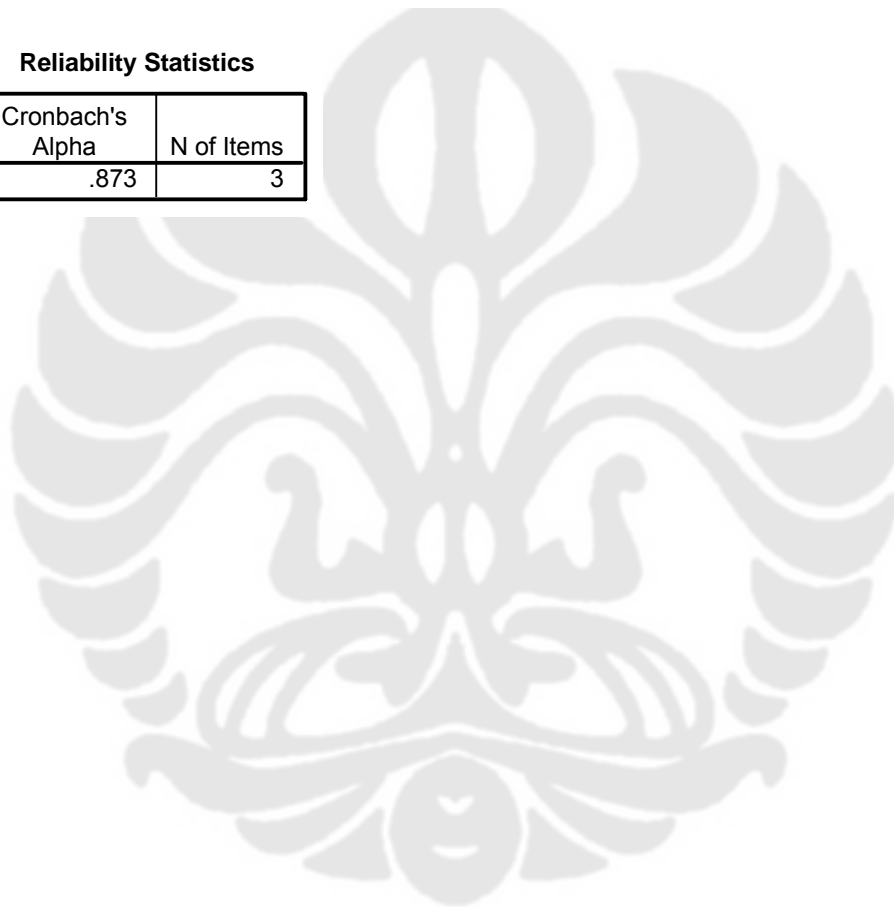
	Component
	1
WTracking1	.906
WTracking2	.915
WTracking3	.862

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

### Reliability Statistics

Cronbach's Alpha	N of Items
.873	3



## 2. Variabel Minat

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.887
Bartlett's Test of Sphericity	Approx. Chi-Square	542.705
	df	15
	Sig.	.000

### Anti-image Matrices

		Minat1	Minat2	Minat3	Minat4	Minat5	Minat6
Anti-image Covariance	Minat1	.423	-.035	-.068	-.101	-.013	-.065
	Minat2	-.035	.398	-.117	-.080	-.020	-.041
	Minat3	-.068	-.117	.325	-.109	-.015	-.041
	Minat4	-.101	-.080	-.109	.384	-.044	.007
	Minat5	-.013	-.020	-.015	-.044	.281	-.170
	Minat6	-.065	-.041	-.041	.007	-.170	.250
Anti-image Correlation	Minat1	.935 <sup>a</sup>	-.086	-.184	-.251	-.039	-.201
	Minat2	-.086	.925 <sup>a</sup>	-.326	-.205	-.059	-.129
	Minat3	-.184	-.326	.903 <sup>a</sup>	-.308	-.049	-.143
	Minat4	-.251	-.205	-.308	.910 <sup>a</sup>	-.133	.022
	Minat5	-.039	-.059	-.049	-.133	.840 <sup>a</sup>	-.641
	Minat6	-.201	-.129	-.143	.022	-.641	.832 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

### Communalities

	Initial	Extraction
Minat1	1.000	.689
Minat2	1.000	.702
Minat3	1.000	.763
Minat4	1.000	.709
Minat5	1.000	.728
Minat6	1.000	.765

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	4.355	72.591	72.591	4.355	72.591	72.591
2	.529	8.821	81.412			
3	.387	6.457	87.869			
4	.313	5.224	93.093			
5	.256	4.271	97.364			
6	.158	2.636	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
Minat1	.830
Minat2	.838
Minat3	.874
Minat4	.842
Minat5	.853
Minat6	.875

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.923	6

## LAMPIRAN 4 : NILAI MEAN DAN MODUS

### 1. Variabel *Word of Mouth*

#### a. Dimensi Talkers

**Statistics**

		WTalkers1	WTalkers2	WTalkers3	WTalkers4	WTalkers5
N	Valid	125	125	125	125	125
	Missing	0	0	0	0	0
Mean		5.95	5.82	5.61	5.94	5.58
Mode		7	6	6	6	6
Std. Deviation		1.077	1.160	.975	.931	1.131

**WTalkers 1 : Hubungan saya dengan seseorang yang memberi informasi kepada saya mempunyai hubungan yang dekat atau jauh**

**WTalkers1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	2	1.6	1.6	1.6
	4	15	12.0	12.0	13.6
	5	18	14.4	14.4	28.0
	6	42	33.6	33.6	61.6
	7	48	38.4	38.4	100.0
Total		125	100.0	100.0	

**WTalkers 2 : Seseorang atau pembicara yang memberikan informasi kepada saya bisa dipercaya atau tidak bisa dipercaya**

**WTalkers2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	.8	.8	.8
	3	4	3.2	3.2	4.0
	4	15	12.0	12.0	16.0
	5	18	14.4	14.4	30.4
	6	46	36.8	36.8	67.2
	7	41	32.8	32.8	100.0
Total		125	100.0	100.0	

**WTalkers 3 : Seseorang atau pembicara mempunyai pengaruh terhadap saya kuat atau lemah**

**WTalkers3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	2	1.6	1.6	1.6
	4	19	15.2	15.2	16.8
	5	24	19.2	19.2	36.0
	6	61	48.8	48.8	84.8
	7	19	15.2	15.2	100.0
	Total	125	100.0	100.0	

**WTalkers 4 : Seseorang atau pembicara menyampaikan pesan atau informasi kepada saya dengan jelas atau tidak jelas**

**WTalkers4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	.8	.8	.8
	4	8	6.4	6.4	7.2
	5	28	22.4	22.4	29.6
	6	49	39.2	39.2	68.8
	7	39	31.2	31.2	100.0
	Total	125	100.0	100.0	

**WTalkers 5 : Seseorang atau pembicara yang memberikan informasi memiliki tingkat pengetahuan yang luas atau tingkat pengetahuan yang tidak luas**

**WTalkers5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	.8	.8	.8
	3	3	2.4	2.4	3.2
	4	21	16.8	16.8	20.0
	5	26	20.8	20.8	40.8
	6	46	36.8	36.8	77.6
	7	28	22.4	22.4	100.0
	Total	125	100.0	100.0	



**b. Dimensi Topics**

**Statistics**

		WTopics1	WTopics2	WTopics3	WTopics4	WTopics5
N	Valid	125	125	125	125	125
	Missing	0	0	0	0	0
Mean		5.64	5.82	5.38	5.70	5.89
Mode		6	6	6	6	7
Std. Deviation		.995	1.071	1.162	1.064	1.072

**WTopics 1 : Saya telah berdiskusi dengan pembicara tentang kegunaan produk KMM sangat sesuai dengan kebutuhan saya atau kegunaan produk KMM sangat tidak sesuai dengan kebutuhan saya**

**WTopics1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	.8	.8	.8
	3	1	.8	.8	1.6
	4	17	13.6	13.6	15.2
	5	25	20.0	20.0	35.2
	6	60	48.0	48.0	83.2
	7	21	16.8	16.8	100.0
	Total	125	100.0	100.0	

**WTopics 2 : Saya telah berdiskusi dengan pembicara tentang tingkat suku bunga yang bersaing atau tingkat suku bunga yang tidak bersaing**

**WTopics2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	4	3.2	3.2	3.2
	4	11	8.8	8.8	12.0
	5	27	21.6	21.6	33.6
	6	44	35.2	35.2	68.8
	7	39	31.2	31.2	100.0
Total	125	100.0	100.0		

**WTopics 3 : Saya telah berdiskusi dengan pembicara tentang persyaratan Produk Kredit Mikro Mandiri yang mudah atau persyaratan Produk Kredit Mikro Mandiri yang sulit**

**WTopics3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	7	5.6	5.6	5.6
	4	27	21.6	21.6	27.2
	5	24	19.2	19.2	46.4
	6	46	36.8	36.8	83.2
	7	21	16.8	16.8	100.0
Total		125	100.0	100.0	

**WTopics 4 : Saya telah berdiskusi dengan pembicara tentang lokasi Bank Mandiri yang mudah dijangkau atau Lokasi Bank Mandiri yang tidak mudah dijangkau**

**WTopics4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	3	2.4	2.4	2.4
	4	18	14.4	14.4	16.8
	5	23	18.4	18.4	35.2
	6	51	40.8	40.8	76.0
	7	30	24.0	24.0	100.0
Total		125	100.0	100.0	

**WTopics 5 : Saya telah berdiskusi dengan pembicara tentang pelayanan yang diberikan pejabat bank sangat memuaskan atau pelayanan yang diberikan pejabat bank sangat mengecewakan**

**WTopics5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	.8	.8	.8
	4	16	12.8	12.8	13.6
	5	25	20.0	20.0	33.6
	6	37	29.6	29.6	63.2
	7	46	36.8	36.8	100.0
Total		125	100.0	100.0	

### c. Dimensi Tools

#### Statistics

		WTools1	WTools2	WTools3
N	Valid	125	125	125
	Missing	0	0	0
Mean		5.22	5.20	5.22
Mode		6	6	6
Std. Deviation		1.197	1.270	1.282

**WTools 1 : Pada saat pembicara menjelaskan Produk Kredit Mikro Mandiri menggunakan alat bantu brosur banyak atau sedikit**

#### WTools1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	2.4	2.4	2.4
	3	8	6.4	6.4	8.8
	4	20	16.0	16.0	24.8
	5	37	29.6	29.6	54.4
	6	41	32.8	32.8	87.2
	7	16	12.8	12.8	100.0
	Total	125	100.0	100.0	

**WTools 2 : Dalam menyampaikan informasi Produk Kredit Mikro Mandiri pada saat waktu yang ditentukan atau tidak ditentukan**

#### WTools2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	1.6	1.6	1.6
	3	13	10.4	10.4	12.0
	4	19	15.2	15.2	27.2
	5	35	28.0	28.0	55.2
	6	36	28.8	28.8	84.0
	7	20	16.0	16.0	100.0
	Total	125	100.0	100.0	

**WTools 3 : Dalam menyampaikan informasi Produk Kredit Mikro Mandiri pada saat sedang berkumpul atau tidak berkumpul**

**WTools3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	3	2.4	2.4	2.4
3	11	8.8	8.8	11.2
4	22	17.6	17.6	28.8
5	26	20.8	20.8	49.6
6	45	36.0	36.0	85.6
7	18	14.4	14.4	100.0
Total	125	100.0	100.0	



**d. Dimensi Taking Parts**

**Statistics**

		WTkParts1	WTkParts2	WTkParts3
N	Valid	125	125	125
	Missing	0	0	0
Mean		5.77	6.03	5.73
Mode		6	6	6
Std. Deviation		.960	.897	.910

**WTaking Parts 1 : Pada saat saya ke Bank Mandiri pihak Bank menangani pertanyaan dan kebutuhan saya mengenai Kredit Mikro Mandiri dengan cepat tanggap atau tidak tanggap**

**WTkParts1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	2	1.6	1.6	1.6
	4	11	8.8	8.8	10.4
	5	30	24.0	24.0	34.4
	6	53	42.4	42.4	76.8
	7	29	23.2	23.2	100.0
Total		125	100.0	100.0	

**WTaking Parts 1 : Pada saat saya ke Bank Mandiri pihak Bank menangani dalam menjelaskan secara detail Usaha Menengah Kecil Mikro dengan cepat tanggap atau tidak tanggap**

**WTkParts2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	.8	.8	.8
	4	7	5.6	5.6	6.4
	5	21	16.8	16.8	23.2
	6	54	43.2	43.2	66.4
	7	42	33.6	33.6	100.0
Total		125	100.0	100.0	

**WTaking Parts 3 : Pada saat saya ke Bank Mandiri pihak Bank menangani dalam menjelaskan secara detail proses Kredit Mikro Mandiri dengan cepat tanggap atau tidak tanggap**

**WTkParts3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	1	.8	.8	.8
4	16	12.8	12.8	13.6
5	19	15.2	15.2	28.8
6	69	55.2	55.2	84.0
7	20	16.0	16.0	100.0
Total	125	100.0	100.0	



**e. Dimensi Tracking**

**Statistics**

		WTracking1	WTracking2	WTracking3
N	Valid	125	125	125
	Missing	0	0	0
Mean		5.22	5.22	5.43
Mode		5	6	6
Std. Deviation		1.282	1.217	1.011

**WTracking 1 : Di Bank Mandiri tersedia layanan Call Center yang mudah dihubungi atau sulit dihubungi**

**WTracking1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	2.4	2.4	2.4
	3	12	9.6	9.6	12.0
	4	15	12.0	12.0	24.0
	5	41	32.8	32.8	56.8
	6	32	25.6	25.6	82.4
	7	22	17.6	17.6	100.0
	Total	125	100.0	100.0	

**WTracking 2 : Di Bank Mandiri tersedia kotak saran yang mudah ditemukan atau sulit ditemukan**

**WTracking2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	.8	.8	.8
	3	13	10.4	10.4	11.2
	4	20	16.0	16.0	27.2
	5	30	24.0	24.0	51.2
	6	45	36.0	36.0	87.2
	7	16	12.8	12.8	100.0
	Total	125	100.0	100.0	

**WTracking 3 : Di Bank Mandiri tersedia customer service yang banyak atau sedikit**

**WTracking3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	7	5.6	5.6	5.6
	4	13	10.4	10.4	16.0
	5	38	30.4	30.4	46.4
	6	53	42.4	42.4	88.8
	7	14	11.2	11.2	100.0
	Total	125	100.0	100.0	





## 2. Variabel Minat

Statistics

		Minat1	Minat2	Minat3	Minat4	Minat5	Minat6
N	Valid	125	125	125	125	125	125
	Missing	0	0	0	0	0	0
Mean		5.81	6.07	5.75	5.60	5.89	6.13
Mode		6	6	6	6	6	7
Std. Deviation		.913	.854	.877	1.024	.926	.967

**Minat 1 : Saya tertarik atau tidak tertarik untuk mencari informasi mengenai produk Kredit Mikro Mandiri**

Minat1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	.8	.8	.8
	4	10	8.0	8.0	8.8
	5	30	24.0	24.0	32.8
	6	55	44.0	44.0	76.8
	7	29	23.2	23.2	100.0
Total		125	100.0	100.0	

**Minat 2 : Saya tertarik atau tidak tertarik untuk mencari informasi mengenai persyaratan Kredit Mikro Mandiri**

Minat2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	7	5.6	5.6	5.6
	5	20	16.0	16.0	21.6
	6	55	44.0	44.0	65.6
	7	43	34.4	34.4	100.0
Total		125	100.0	100.0	

**Minat 3 : Saya mempertimbangkan atau tidak mempertimbangkan untuk mengajukan Kredit Mikro Mandiri**

**Minat3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	16	12.8	12.8	12.8
5	19	15.2	15.2	28.0
6	70	56.0	56.0	84.0
7	20	16.0	16.0	100.0
Total	125	100.0	100.0	

**Minat 4 : Saya akan mematuhi atau tidak mematuhi persyaratan yang diberikan oleh Bank Mandiri**

**Minat4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	2	1.6	1.6	1.6
4	21	16.8	16.8	18.4
5	25	20.0	20.0	38.4
6	54	43.2	43.2	81.6
7	23	18.4	18.4	100.0
Total	125	100.0	100.0	

**Minat 5 : Saya akan mengajukan atau tidak mengajukan kredit mikro mandiri**

**Minat5**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3	1	.8	.8	.8
4	12	9.6	9.6	10.4
5	19	15.2	15.2	25.6
6	61	48.8	48.8	74.4
7	32	25.6	25.6	100.0
Total	125	100.0	100.0	

**Minat 6 : Saya akan menggunakan Kredit Mikro Mandiri**

**Minat6**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4	11	8.8	8.8	8.8
5	18	14.4	14.4	23.2
6	40	32.0	32.0	55.2
7	56	44.8	44.8	100.0
Total	125	100.0	100.0	

## LAMPIRAN 6 : ANALISIS REGRESI LINEAR SEDERHANA MODEL PENELITIAN

### Regresi *Word of Mouth* Terhadap Minat Beli

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.847 <sup>a</sup>	.717	.715	.53397102

a. Predictors: (Constant), WOM

Penjelasan:

∞ Angka R sebesar .847 menunjukkan hubungan yang kuat antara variabel minat beli dengan variable *word of mouth*.

∞ Angka R square sebesar .717 menunjukkan 71,7% variansi dari minat beli bisa dijelaskan oleh *word of mouth*.

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	88.930	1	88.930	311.897	.000 <sup>a</sup>
	Residual	35.070	123	.285		
	Total	124.000	124			

a. Predictors: (Constant), WOM

b. Dependent Variable: MINAT PENGAJUAN KREDIT

Penjelasan:

∞ Berdasarkan uji Anova, didapatkan F hitung adalah 311.897 dan tingkat signifikansinya adalah .000 yang berarti lebih kecil dari 0.5 sehingga  $H_0$  ditolak;  $H_a$  diterima; dapat dikatakan bahwa model regresi bisa dipakai untuk memprediksi minat beli (minat pengajuan kredit)

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.21E-016	.048		.000	1.000
	WOM	.847	.048	.847	17.661	.000

a. Dependent Variable: MINAT PENGAJUAN KREDIT

Penjelasan:

∞ Uji t digunakan untuk menguji signifikansi konstanta dan setiap variable independent. Berdasarkan uji t, variabel *word of mouth* berpengaruh positif dan signifikan (nilai signifikansi < 0,05) terhadap variabel minat beli.

## LAMPIRAN 7 : STRUKTUR ORGANISASI

