

LAMPIRAN

Variabels	Values	Probability
Close Status	TRUE	100.00%
Has ATM Card	FALSE	84.37%
PRODUCT	TABUNGAN	76.62%
Yropen	>= 2003	70.37%
Joinyear	>= 2002	49.34%
Joinyear	1998 - 2002	43.27%
PROVINCE	D.K.I. JAKARTA	31.99%
Binning1	A	29.92%
Binning1.Transitions	[Start] -> B	29.72%
Binning1.Transitions	A,A	28.11%
Binning1.Transitions	[Start] -> A	23.11%
Binning1	B	22.87%
PRODUCT	GIRO	22.16%
Yropen	1999 - 2003	21.34%
Binning1.Transitions	[Start] -> D	20.28%
Binning1.Transitions	B,B	20.02%
Binning1	X	17.29%
Has ATM Card	TRUE	15.63%
PROVINCE	JAWA BARAT	14.71%
Binning1.Transitions	[Start] -> C	14.15%
Binning1	D	12.77%
Binning1.Transitions	[Start] -> E	12.74%
Binning1.Transitions	D,D	8.90%
Binning1	E	8.63%
Binning1	C	8.54%
PROVINCE	JAWA TIMUR	7.86%
PROVINCE	JAWA TENGAH	7.80%
Binning1.Transitions	E,E	6.67%
PROVINCE	BALI	6.06%
Yropen	1997 - 1999	5.98%
Binning1.Transitions	C,C	5.77%
PROVINCE	SUMATERA UTARA	4.41%
PROVINCE	BANTEN	4.04%
Joinyear	1996 - 1998	3.56%
Joinyear	1993 - 1996	3.04%
PROVINCE	RIAU	2.91%
PROVINCE	KALIMANTAN BARAT	2.87%
PROVINCE	KALIMANTAN TIMUR	2.50%
PROVINCE	KEPULAUAN RIAU	2.32%
PROVINCE	SUMATERA BARAT	2.05%
PROVINCE	JAMBI	1.76%
Binning1.Transitions	D,C	1.66%
Binning1.Transitions	A,X	1.36%
Yropen	1995 - 1997	1.31%
Binning1.Transitions	D,E	1.28%
PROVINCE	IRIAN JAYA BARAT	1.25%

PRODUCT	TABUNGAN BERJANGKA	1.22%
Binning1.Transitions	E,D	1.22%
Binning1.Transitions	B,A	1.17%
Binning1.Transitions	C,B	1.08%
Binning1.Transitions	C,D	1.03%
Yropen	< 1995	1.00%
PROVINCE	BENGKULU	0.99%
PROVINCE	SUMATERA SELATAN	0.96%
PROVINCE	LAMPUNG	0.95%
PROVINCE	NANGGROE ACEH DARUSSALAM	0.91%
Joinyear	< 1993	0.79%
PROVINCE	SULAWESI SELATAN	0.79%
Binning1.Transitions	B,C	0.69%
Binning1.Transitions	B,X	0.66%
PROVINCE	KALIMANTAN SELATAN	0.66%
PROVINCE	D.I. YOGYAKARTA	0.62%

Lampiran 1. Tabel karakteristik cluster 1

Variabels	Values	Probability
PRODUCT	TABUNGAN	92.11%
Close Status	FALSE	86.09%
Has ATM Card	TRUE	57.30%
PROVINCE	JAWA BARAT	52.14%
Has ATM Card	FALSE	42.70%
Yropen	1997 - 1999	40.62%
Joinyear	1996 - 1998	34.55%
Binning1.Transitions	[Start] -> B	33.33%
Yropen	1995 - 1997	30.38%
Binning1	B	29.03%
Binning1	C	26.88%
PROVINCE	D.K.I. JAKARTA	25.38%
Joinyear	1998 - 2002	24.93%
Binning1.Transitions	[Start] -> C	23.81%
Binning1.Transitions	[Start] -> A	23.81%
Joinyear	1993 - 1996	22.49%
Yropen	1999 - 2003	22.42%
Binning1	X	20.89%
Binning1.Transitions	B,B	17.50%
Joinyear	< 1993	14.90%
Binning1.Transitions	[Start] -> D	14.29%
Close Status	TRUE	13.91%
Binning1.Transitions	C,C	13.28%
Binning1	A	12.29%
Binning1.Transitions	C,B	8.52%
Binning1	D	7.99%
PRODUCT	GIRO	7.89%
PROVINCE	BANTEN	7.21%
Yropen	>= 2003	6.44%
Binning1.Transitions	A,A	6.28%
Binning1.Transitions	B,C	5.78%

Binning1.Transitions	[Start] -> E	4.76%
Binning1.Transitions	D,D	3.91%
PROVINCE	SUMATERA BARAT	3.60%
Joinyear	>= 2002	3.13%
Binning1	E	2.92%
Binning1.Transitions	B,A	2.90%
Binning1.Transitions	C,D	2.79%
PROVINCE	BENGKULU	2.67%
Binning1.Transitions	A,B	2.59%
PROVINCE	JAWA TENGAH	2.43%
Binning1.Transitions	A,C	2.30%
Binning1.Transitions	D,C	2.20%
PROVINCE	SUMATERA UTARA	1.82%
Binning1.Transitions	B,D	1.62%
Binning1.Transitions	E,E	1.60%
Binning1.Transitions	C,A	1.35%
PROVINCE	RIAU	1.06%
Binning1.Transitions	D,B	1.00%
Binning1.Transitions	missing	0.82%
PROVINCE	BALI	0.76%
PROVINCE	JAWA TIMUR	0.75%
Binning1.Transitions	E,D	0.74%
Binning1.Transitions	missing	0.68%
Binning1.Transitions	A,D	0.61%

Lampiran 2. Tabel karakteristik cluster 2

Variabels	Values	Probability
Close Status	TRUE	100.00%
Has ATM Card	FALSE	91.30%
Binning1.Transitions	[Start] -> D	86.96%
PRODUCT	TABUNGAN	75.65%
Binning1	D	62.58%
Binning1.Transitions	D,D	58.87%
PROVINCE	D.K.I. JAKARTA	56.52%
Joinyear	1996 - 1998	43.48%
Yropen	1997 - 1999	37.39%
Yropen	>= 2003	30.44%
Joinyear	1998 - 2002	27.83%
PROVINCE	JAWA BARAT	21.74%
Joinyear	1993 - 1996	20.87%
Binning1	X	18.65%
Yropen	1999 - 2003	18.26%
PRODUCT	TABUNGAN BERJANGKA	16.52%
Binning1	E	9.40%
Binning1.Transitions	E,E	8.91%
Has ATM Card	TRUE	8.70%
Yropen	1995 - 1997	7.83%
PROVINCE	JAWA TIMUR	7.83%
Joinyear	< 1993	7.83%

PRODUCT	GIRO	7.83%
Binning1	C	7.04%
Binning1.Transitions	[Start] -> C	6.96%
Binning1.Transitions	C,C	6.58%
Yropen	< 1995	6.09%
PROVINCE	JAWA TENGAH	5.22%
Binning1.Transitions	[Start] -> E	5.22%
PROVINCE	BANTEN	3.48%
PROVINCE	SUMATERA BARAT	2.61%
PROVINCE	BENGKULU	2.61%
Binning1.Transitions	D,X	2.30%
Binning1	A	1.29%
Binning1	B	1.04%
Binning1.Transitions	[Start] -> B	0.87%
Binning1.Transitions	B,B	0.63%

Lampiran 3. Tabel karakteristik cluster 3

Variabels	Values	Probability
Has ATM Card	FALSE	100.00%
Close Status	TRUE	100.00%
PRODUCT	TABUNGAN	86.67%
Binning1.Transitions	[Start] -> A	66.67%
Joinyear	1996 - 1998	46.67%
PROVINCE	D.K.I. JAKARTA	40.00%
Binning1	A	37.63%
Yropen	1997 - 1999	33.33%
Binning1.Transitions	[Start] -> B	33.33%
PROVINCE	JAWA BARAT	33.33%
Binning1	B	29.68%
Binning1.Transitions	A,A	26.88%
Yropen	1999 - 2003	26.67%
Yropen	1995 - 1997	26.67%
Joinyear	1993 - 1996	26.67%
Joinyear	1998 - 2002	20.00%
Binning1	X	19.36%
Binning1.Transitions	B,B	18.07%
Yropen	>= 2003	13.33%
PROVINCE	JAWA TENGAH	13.33%
Binning1	C	13.12%
Binning1.Transitions	A,B	9.68%
Binning1.Transitions	B,A	8.39%
PRODUCT	TABUNGAN BERJANGKA	6.67%
PRODUCT	GIRO	6.67%
Joinyear	< 1993	6.67%
PROVINCE	BENGKULU	6.67%
PROVINCE	BANTEN	6.67%

Lampiran 4. Tabel karakteristik cluster 4

Variabels	Values	Probability
Close Status	TRUE	100.00%

Binning1.Transitions	[Start] -> C	100.00%
Has ATM Card	FALSE	94.68%
Binning1	C	77.35%
Binning1.Transitions	C,C	74.02%
PROVINCE	D.K.I. JAKARTA	57.45%
Yropen	>= 2003	53.19%
PRODUCT	TABUNGAN	50.00%
PRODUCT	TABUNGAN BERJANGKA	46.81%
Joinyear	1996 - 1998	45.75%
PROVINCE	JAWA BARAT	26.60%
Joinyear	1993 - 1996	25.53%
Yropen	1997 - 1999	23.40%
Joinyear	1998 - 2002	21.28%
Binning1	X	18.91%
Yropen	1999 - 2003	14.89%
Joinyear	< 1993	7.45%
Yropen	1995 - 1997	6.38%
Has ATM Card	TRUE	5.32%
PROVINCE	JAWA TIMUR	5.32%
PROVINCE	BANTEN	5.32%
PRODUCT	GIRO	3.19%
Binning1.Transitions	C,X	2.37%
Yropen	< 1995	2.13%
PROVINCE	JAWA TENGAH	2.13%
Binning1	A	1.61%
Binning1	D	1.51%
PROVINCE	SUMATERA BARAT	1.06%
PROVINCE	JAMBI	1.06%
PROVINCE	BENGKULU	1.06%

Lampiran 5. Tabel karakteristik cluster 5

Variabels	Values	Probability
Close Status	TRUE	100.00%
Binning1.Transitions	[Start] -> E	100.00%
Has ATM Card	FALSE	91.30%
PRODUCT	TABUNGAN	84.06%
Binning1	E	79.29%
Binning1.Transitions	E,E	76.02%
PROVINCE	D.K.I. JAKARTA	57.97%
Yropen	1997 - 1999	43.48%
Joinyear	1996 - 1998	40.58%
Joinyear	1998 - 2002	26.09%
Joinyear	1993 - 1996	23.19%
PROVINCE	JAWA BARAT	23.19%
Yropen	>= 2003	21.74%
Yropen	1999 - 2003	21.74%
Binning1	X	18.33%
PRODUCT	GIRO	11.59%
Yropen	1995 - 1997	10.15%

Joinyear	< 1993	10.15%
Has ATM Card	TRUE	8.70%
PROVINCE	SUMATERA BARAT	5.80%
PROVINCE	JAWA TENGAH	5.80%
PRODUCT	TABUNGAN BERJANGKA	4.35%
PROVINCE	BANTEN	4.35%
Yropen	< 1995	2.90%
PROVINCE	JAWA TIMUR	2.90%
Binning1.Transitions	E,X	2.57%
Binning1	D	1.82%

Lampiran 6. Tabel karakteristik cluster 6

