

Components Of Brand Equity Strategy” A Conceptual Framework and Research Propositions”. *Journal of Advertising*, vol. 34, no. 4 (Winter 2005), pp. 69–80. 2005 American Academy of Advertising. ISSN 0091-3367.

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UU RI No. 10 tanggal 10 November 1998, tentang Perbankan.



Lampiran - 1. Tabel t-Statistik

Degrees of freedom	Two-tailed test: One-tailed test:	Significance level					
		10% 5%	5% 2.5%	2% 1%	1% 0.5%	0.2% 0.1%	0.1% 0.05%
1		6.314	12.706	31.821	63.657	318.309	636.619
2		2.920	4.303	6.965	9.925	22.327	31.599
3		2.353	3.182	4.541	5.841	10.215	12.924
4		2.132	2.776	3.747	4.604	7.173	8.610
5		2.015	2.571	3.365	4.032	5.893	6.869
6		1.943	2.447	3.143	3.707	5.208	5.959
7		1.894	2.365	2.998	3.499	4.785	5.408
8		1.860	2.306	2.896	3.355	4.501	5.041
9		1.833	2.262	2.821	3.250	4.297	4.781
10		1.812	2.228	2.764	3.169	4.144	4.587
11		1.796	2.201	2.718	3.106	4.025	4.437
12		1.782	2.179	2.681	3.055	3.930	4.318
13		1.771	2.160	2.650	3.012	3.852	4.221
14		1.761	2.145	2.624	2.977	3.787	4.140
15		1.753	2.131	2.602	2.947	3.733	4.073
16		1.746	2.120	2.583	2.921	3.686	4.015
17		1.740	2.110	2.567	2.898	3.646	3.965
18		1.734	2.101	2.552	2.878	3.610	3.922
19		1.729	2.093	2.539	2.861	3.579	3.883
20		1.725	2.086	2.528	2.845	3.552	3.850
21		1.721	2.080	2.518	2.831	3.527	3.819
22		1.717	2.074	2.508	2.819	3.505	3.792
23		1.714	2.069	2.500	2.807	3.485	3.768
24		1.711	2.064	2.492	2.797	3.467	3.745
25		1.708	2.060	2.485	2.787	3.450	3.725
26		1.706	2.056	2.479	2.779	3.435	3.707
27		1.703	2.052	2.473	2.771	3.421	3.690
28		1.701	2.048	2.467	2.763	3.408	3.674
29		1.699	2.045	2.462	2.756	3.396	3.659
30		1.697	2.042	2.457	2.750	3.385	3.646
32		1.694	2.037	2.449	2.738	3.365	3.622
34		1.691	2.032	2.441	2.728	3.348	3.601
36		1.688	2.028	2.434	2.719	3.333	3.582
38		1.686	2.024	2.429	2.712	3.319	3.566
40		1.684	2.021	2.423	2.704	3.307	3.551
42		1.682	2.018	2.418	2.698	3.296	3.538
44		1.680	2.015	2.414	2.692	3.286	3.526
46		1.679	2.013	2.410	2.687	3.277	3.515
48		1.677	2.011	2.407	2.682	3.269	3.505
50		1.676	2.009	2.403	2.678	3.261	3.496
60		1.671	2.000	2.390	2.660	3.232	3.460
70		1.667	1.994	2.381	2.648	3.211	3.435
80		1.664	1.990	2.374	2.639	3.195	3.416
90		1.662	1.987	2.368	2.632	3.183	3.402
100		1.660	1.984	2.364	2.626	3.174	3.390

Lampiran - 2. Perolehan Tabungan selama Komunikasi Pemasaran 2009

Jenis Produk	Januari 2	Februari 3	Maret 4	April 5	Mei 6	Juni 7
1						
PermataTabungan	57,014,643,928.00	27,373,889,220.00	97,267,329,455.00	53,988,375,343.00	48,750,492,069.00	36,914,210,612.00
PermataTabungan Optima	71,752,865,900.00	141,079,703,658.00	277,493,035,014.00	109,654,164,205.00	351,637,580,142.00	137,208,797,193.00
PermataTabungan Bebas	14,137,908,214.00	33,757,252,258.00	14,636,130,266.00	25,131,160,727.00	19,350,594,258.00	57,397,613,100.00
PermataTabungan Utama	1,996,704,637.00	1,723,483,249.00	381,578,083.00	2,112,625,694.00	298,572,032.00	1,174,715,576.00
Permata Pendidikan	252,015,447.00	743,610,554.00	1,198,066,756.00	775,065,962.00	1,075,193,496.00	2,456,778,163.00
PermataBintang	-	-	-	-	116,799,637.00	8,494,192,517.00
Permata Karyawan	1,508,831,389.00	1,672,359,418.00	17,562,331,238.00	14,146,588,544.00	3,759,464,350.00	419,486,739.00
PermataRancang Dana	2,931,387,184.00	3,726,058,792.00	1,605,683,831.00	1,892,383,033.00	1,983,755,157.00	3,948,278,933.00
Permata Payroll Astra	40,172,112,346.00	21,310,134,121.00	38,441,555,795.00	57,600,581.00	18,066,324,961.00	4,492,863,679.00
PermataDollar	17,243,028,773.00	22,117,841,134.00	33,509,162,841.00	74,864,435,123.00	10,524,122,327.00	11,933,066,809.00
Permata Spend & Save	267,732,011.00	637,269,143.00	725,593,095.00	314,336,097.00	1,193,855,052.00	1,110,242,213.00
PermataSmart Poin						
PermataGiro	773,967,260,112.00	974,730,500,688.00	902,553,933,706.00	413,085,838,969.00	324,911,952,269.00	646,454,800,598.00
PermataGiroGanda	12,345,707,910.00	13,180,695,489.00	23,987,921,819.00	33,801,441,049.00	13,659,791,019.00	38,276,268,670.00
PermataGiroMaxima	8,180,020,172.00	5,694,701,833.00	15,913,194,608.00	15,518,429,576.00	7,896,127,021.00	41,006,205,993.00
Tabungan Permata	1,001,770,218,023.00	1,247,747,499,557.00	1,425,275,515,507.00	745,342,444,903.00	803,224,623,790.00	991,287,520,795.00
Tabungan Syariah	15,417,848,406.00	46,665,291,465.00	47,942,006,327.00	22,298,940,757.00	13,685,180,877.00	5,051,070,617.00
Total Tabungan	1,017,188,066,429.00	1,294,412,791,022.00	1,473,217,521,834.00	767,641,385,660.00	816,909,804,667.00	996,338,591,412.00

Lampiran - 2. Perolehan Tabungan selama Komunikasi Pemasaran 2009.
(Sambungan)

Jenis Produk	Juli 8	Agustus 9	September 10	Oktober 11	November 12	Desember 13
1						
Permata Tabungan	93,306,178,173.00	77,584,281,703.00	138,222,505,742.00	133,070,325,213.00	77,623,703,789.00	56,109,213,163.00
Permata Tabungan Optima	284,430,628,009.00	407,481,300,715.00	146,809,823,703.00	178,475,074,157.00	293,914,579,879.00	185,869,794,470.00
Permata Tabungan Bebas	61,005,275,278.00	61,448,198,113.00	173,900,679,969.00	76,072,529,330.00	42,696,479,392.00	112,772,981,670.00
Permata Tabungan Utama	2,443,451,737.00	3,343,467,139.00	7,057,907,232.00	868,125,273.00	11,648,695,165.00	12,786,995,615.00
Permata Pendidikan	180,160,047.00	330,271,929.00	107,160,293.00	1,532,948,415.00	1,682,081,423.00	1,247,089,896.00
Permata Bintang	7,202,547,444.00	9,629,296,572.00	9,325,419,616.00	5,678,357,245.00	4,999,022,400.00	6,104,142,432.00
Permata Karyawan	4,464,943,530.00	728,817,374.00	4,103,231,095.00	5,108,447,894.00	2,686,452,014.00	13,011,252,209.00
Permata Rancang Dana	4,182,789,632.00	3,708,370,702.00	908,881,735.00	942,820,367.00	3,569,524,639.00	700,557,098.00
Permata Payroll Astra	795,507,883.00	6,912,154,577.00	45,888,473,065.00	29,226,084,367.00	4,999,096,349.00	216,405,291,104.00
Permata Dollar	31,441,072,584.00	38,383,022,323.00	28,365,794,341.00	21,723,576,829.00	20,770,662,606.00	19,525,885,028.00
Permata Spend & Save	696,269,080.00	249,687,507.00	1,499,244,847.00	2,844,871,124.00	407,123,768.00	43,969,847.00
Permata Smart Poin						
Permata Giro	515,067,123,361.00	773,153,323,926.00	441,279,987,380.00	419,601,211,877.00	601,933,995,240.00	1,805,416,402,020.00
Permata Giro Ganda	30,025,982,895.00	35,651,107,191.00	11,572,211,960.00	20,030,377,485.00	14,263,882,754.00	68,582,857,942.00
Permata Giro Maxima	15,380,484,269.00	22,136,902,078.00	27,368,229,553.00	14,702,677,074.00	10,697,889,162.00	59,610,470,004.00
Tabungan Permata	1,050,622,413,922.00	1,440,740,200,849.00	1,036,409,550,531.00	909,877,426,650.00	1,091,893,188,580.00	2,558,186,902,498.00
Tabungan Syariah	6,073,757,637.00	1,868,024,411.00	24,513,884,105.00	6,467,010,419.00	21,181,566,042.00	37,193,222,566.00
Total Tabungan	1,056,696,171,559.00	1,442,608,225,260.00	1,060,923,434,636.00	916,344,437,069.00	1,113,074,754,622.00	2,595,380,125,064.00

Lampiran - 3. Biaya dan Perolehan Pemasaran PermataBintang Tahun 2009 (Juta Rp)

Bulan	Minggu ke	Material	Sindo	Kompas-Kontan	Radio	Outdoor	Lain-lain	Jumlah Biaya	Permata Bintang
1	2	3	4	5	6	7	8	9	10
April	15								
	16								
	17								
	18	5,10				5,31		10,41	5,84
Mei	19	25,50				26,56		52,07	29,20
	20	25,50				26,56		52,07	29,20
	21	20,40				21,25		41,65	23,36
	22	25,50				26,56		52,07	29,20
Juni	23	0,54	14,20	60,12	11,02	88,28	44,99	219,15	1930,50
	24	0,54	14,20	60,12	11,02	88,28	44,99	219,15	1930,50
	25	0,54	14,20	60,12	11,02	88,28	44,99	219,15	1930,50
	26	0,54	14,20	60,12	11,02	88,28	44,99	219,15	1930,50
	27	0,30	15,55	26,63	4,41	104,11	83,69	234,68	1754,37
Juli	28	0,14	16,45	4,30		114,66	109,49	245,04	1636,94
	29	0,14	16,45	4,30		114,66	109,49	245,04	1636,94
	30	0,11	13,16	3,44		91,73	87,59	196,03	1309,55
	31	0,14	16,45	4,30		114,66	109,49	245,04	1636,94
Agustus	32	6,16	7,28			191,82	41,28	246,54	2407,33
	33	6,16	7,28			191,82	41,28	246,54	2407,33
	34	4,92	5,83			153,46	33,02	197,23	1925,86
	35	6,16	7,28			191,82	41,28	246,54	2407,33
	36	1,35	18,34	22,23	11,41	105,06	45,34	203,72	2675,68
September	37	0,14	21,10	27,79	14,26	83,37	46,35	193,01	2742,77
	38	0,09	12,66	16,67	8,56	50,02	27,81	115,81	1645,66
	39	0,06	8,44	11,12	5,70	33,35	18,54	77,20	1097,11
	40	1,34	19,58	25,26	8,56	69,40	47,93	172,07	2161,88
Oktober	41	3,15	17,29	21,47		48,44	50,31	140,66	1290,54
	42	3,15	17,29	21,47		48,44	50,31	140,66	1290,54
	43	3,15	17,29	21,47		48,44	50,31	140,66	1290,54
	44	3,15	17,29	21,47		48,44	50,31	140,66	1290,54
November	45	5,74	7,52			14,23	11,32	38,81	1315,53
	46	5,74	7,52			14,23	11,32	38,81	1315,53
	47	4,59	6,01			11,38	9,06	31,05	1052,43
	48	4,59	6,01			11,38	9,06	31,05	1052,43
	49	1,64	4,47			13,66	5,57	25,35	1483,93
Desember	50	0,62	3,71			13,52	4,13	21,98	1526,04
	51	0,37	2,22			8,11	2,48	13,19	915,62
	52	0,50	2,97			10,82	3,31	17,59	1220,83
	53	0,50	2,97			10,82	3,31	17,59	1220,83
Jumlah		168,24	355,19	472,40	96,96	2371,25	1283,35	4747,39	

Lampiran - 4. Biaya dan Perolehan Pemasaran Tabungan Bebas Tahun 2009, (Juta Rp)

Bulan	Minggu ke	Sindo	Kompas-Kontan	Radio	Outdoor	Tabungan Bebas
1	2	3	4	5	6	7
Januari	1					706,90
	2					3534,50
	3					3534,50
	4					3534,50
	5					2827,60
Februari	6				4,907	8439,25
	7				4,907	8439,25
	8				4,907	8439,25
	9				4,907	8439,25
Maret	10	2,607	51,017	4,9	20,292	3659,00
	11	2,086	40,814	3,92	16,234	2927,20
	12	2,607	51,017	4,9	20,292	3659,00
	13	2,086	40,814	3,92	16,234	2927,20
	14	7,384	20,407	8,854	34,504	33625,17
April	15	8,455		9,192	35,182	42882,10
	16	10,569		11,490	43,978	53602,62
	17	10,569		11,490	43,978	53602,62
	18	10,091	3,779	11,611	51,175	43849,65
Mei	19	8,132	18,895	12,095	79,965	4837,75
	20	8,132	18,895	12,095	79,965	4837,75
	21	6,506	15,116	9,676	63,972	3870,20
	22	8,132	18,895	12,095	79,965	4837,75
Juni	23	2,263			15,654	13045,00
	24	2,263			15,654	13045,00
	25	2,263			15,654	13045,00
	26	2,263			15,654	13045,00
	27	1,543		3,904	11,128	13536,86
Juli	28	1,063		6,506	8,111	13864,77
	29	1,063		6,506	8,111	13864,77
	30	0,850		5,205	6,489	11091,82
	31	1,063		6,506	8,111	13864,77
Agustus	32				11,152	15362,00
	33				11,152	15362,00
	34				8,922	12289,60
	35				11,152	15362,00
	36				10,628	43990,28
September	37				10,497	51147,35
	38				6,298	30688,41
	39				4,198	20458,94
	40		8,599	4,407	9,532	37604,14

Lampiran - 4, Biaya dan Perolehan Pemasaran TabunganBebas Tahun 2009 (Juta Rp).
(Sambungan)

Bulan	Minggu ke	Sindo	Kompas-Kontan	Radio	Outdoor	Tabungan Bebas
1	2	3	4	5	6	7
Oktober	41		21,472	11,018	8,111	17289,32
	42		21,472	11,018	8,111	17289,32
	43		21,472	11,018	8,111	17289,32
	44		21,472	11,018	8,111	17289,32
November	45				25,831	11235,79
	46				25,831	11235,79
	47				20,665	8988,632
	48				20,665	8988,632
Desember	49			9,696	26,622	24801,76
	50			12,12	26,820	28193,25
	51			7,272	16,092	16915,95
	52			9,696	21,456	22554,6
	53			9,696	21,456	22554,6
Jumlah		102	374,14	241,83	1031,36	

Lampiran - 5. Biaya dan Perolehan Pemasaran Tabungan Syariah Tahun 2009 (Juta Rp)

Bulan	Minggu ke	Material	Sindo	Kompas-Kontan	Radio	Outdoor	Lain-lain	Biaya MC	Tabungan Syariah
1	2	3	4	5	6	7	8	9	10
Januari	1	0,06						0,06	16,50
	2	0,30						0,30	82,50
	3	0,30						0,30	82,50
	4	0,30						0,30	82,50
	5	0,24						0,24	66
Februari	6	5,53						5,53	102,25
	7	5,53						5,53	102,25
	8	5,53						5,53	102,25
	9	5,53						5,53	102,25
Maret	10	-						-	142,50
	11	-						-	114
	12	-						-	142,50
	13	-						-	114
	14	13,26			0,40			13,65	125,43
April	15	17,67			0,53			18,21	91,24
	16	22,09			0,66			22,76	114,05
	17	22,09			0,66			22,76	114,05
	18	17,67	0,74		0,53			18,94	117,49
Mei	19	-	3,70					3,70	131,25
	20	-	3,70					3,70	131,25
	21	-	2,96					2,96	105
	22	-	3,70					3,70	131,25
Juni	23	2,30	8,10					10,40	170,23
	24	2,30	8,10					10,40	170,23
	25	2,30	8,10					10,40	170,23
	26	2,30	8,10					10,40	170,23
	27	0,92	4,55					5,46	154,14
Juli	28	0,10	2,18					2,27	143,41
	29	0,10	2,18					2,27	143,41
	30	0,08	1,74					1,82	114,73
	31	0,10	2,18					2,27	143,41
Agustus	32	11,48	-	23,62	2,98			38,08	127,25
	33	11,48	-	23,62	2,98			38,08	127,25
	34	9,18	-	18,90	2,39			30,46	101,80
	35	11,48	-	23,62	2,98			38,08	127,25
	36	2,30	-	4,72	0,60	50	18,65	76,26	153,45
September	37	-	-			62,50	23,31	85,81	160
	38	-	-			37,50	13,99	51,49	96
	39	-	-			25	9,32	34,32	64
	40	-	-			42,33	17,61	59,94	116,82

Lampiran - 5. Biaya dan Perolehan Pemasaran Tabungan Syariah (Juta Rp) Tahun 2009

(Sambungan)

Bulan	Minggu ke	Material	Sindo	Kompas-Kontan	Radio	Outdoor	Lain-lain	Biaya MC	Tabungan Syariah
1	2	3	4	5	6	7	8	9	10
Oktober	41	-	-			12,08	9,07	21,15	52,05
	42	-	-			12,08	9,07	21,15	52,05
	43	-	-			12,08	9,07	21,15	52,05
	44	-	-			12,08	9,07	21,15	52,05
November	45	0,22	1,49			27,96		29,67	73,42
	46	0,22	1,49			27,96		29,67	73,42
	47	0,18	1,19			22,37		23,74	58,74
	48	0,18	1,19			22,37		23,74	58,74
	49	0,04	5,69		1,34	5,59	13,30	25,97	25,48
Desember	50	4,25	6,74		1,68		16,63	29,30	13,50
	51	2,55	4,04		1,01		9,98	17,58	8,10
	52	3,40	5,39		1,34		13,31	23,44	10,80
	53	3,40	5,39		1,34		13,31	23,44	10,80
Jumlah		190,40	92,61	94,48	21,43	371,88	185,70	956,50	