

## Lampiran 1 : Kuesioner Penelitian

Berikan tanda silang ( X ) pada setiap kotak kolom dengan **SATU JAWABAN** yang paling sesuai dengan diri Anda.

### I. Screening

1. Apakah Anda memiliki rekening di Bank Syariah Mandiri ?

- a. Ya                      b. Tidak (**STOP**)

### II. Data Demografi Responden

1. Jenis Kelamin :  Laki-laki                       Perempuan
2. Agama :  Islam                       Non Islam
3. Usia :  21-31 tahun                       32-42 tahun                       43-53 tahun  
 54-64 tahun
4. Tingkat Pendidikan :  SLTP                       SLTA                       D1-D3  
 S1                       S2                       S3
5. Jenis Pekerjaan :  Karyawan                       Pengusaha                       Profesional  
 PNS/TNI/POLRI
6. Pendapatan rata-rata setiap bulan :
- < Rp. 1.500.000.                       Rp. 1.500.000 – Rp. 3.000.000  
 > Rp. 3.000.000 – Rp. 5.000.000.                       > Rp. 5.000.000.

### III. Tanggapan Responden tentang Karakteristik Individu

#### Tanggapan terhadap Sumber Daya Konsumen

#### Sumber Daya Ekonomi

1. Berapa rupiahkah jumlah dana yang anda tabungkan setiap kali menabung ?

- < 50.000.     50.000. – 100.000.     > 100.000. – 500.000.     > 500.000. – 1.000.000.  
 > 1.000.000.

#### Sumber Daya Temporal

2. Berapa kali anda datang ke kantor pelayanan Bank Syariah Mandiri ?

- < 1 bulan sekali     1 bulan sekali     2 bulan sekali     3 bulan sekali     > 3 bulan sekali

#### Sumber Daya Kognitif

3. Kinerja Bank Syariah Mandiri dapat mempengaruhi anda menjadi nasabah ?

- Sangat Mempengaruhi     Mempengaruhi     Kurang Mempengaruhi     Tidak Mempengaruhi  
 Sangat Tidak Mempengaruhi

### **Tanggapan terhadap Keterlibatan dan Motivasi**

4. Bermanfaatkah menabung di BSM ?  
 Sangat Bermanfaat    Bermanfaat    Kurang Bermanfaat    Tidak Bermanfaat  
 Sangat Tidak Bermanfaat
5. Tingkat keamanan yang dirasakan ?  
 Sangat Aman    Aman    Kurang Aman    Tidak Aman    Sangat Tidak Aman
6. Berdasarkan pengalaman rekan-rekan anda menjadi nasabah BSM, membuat anda berminat bergabung menjadi nasabah BSM ?  
 Sangat Berminat    Berminat    Kurang Berminat    Tidak Berminat  
 Sangat Tidak Berminat
7. Kebutuhan anda akan bank bebas bunga membuat anda terdorong untuk menjadi nasabah BSM ?  
 Sangat Terdorong    Terdorong    Kurang Terdorong    Tidak Terdorong  
 Sangat Tidak Terdorong

### **Tanggapan terhadap Pengetahuan**

8. Apakah anda mengetahui berbagai informasi produk dan jasa BSM ?  
 Sangat Mengetahui    Mengetahui    Kurang Mengetahui    Tidak Mengetahui  
 Sangat Tidak Mengetahui
9. Apakah anda mengetahui penerapan sistem bagi hasil dan biaya yang dilakukan oleh BSM dalam produk dan jasanya ?  
 Sangat Mengetahui    Mengetahui    Kurang Mengetahui    Tidak Mengetahui  
 Sangat Tidak Mengetahui

### **Tanggapan terhadap Sikap**

10. Sejauh mana tingkat kinerja pelayanan BSM yang anda rasakan ?  
 Sangat Baik    Baik    Kurang Baik    Tidak Baik    Sangat Tidak Baik
11. Bagaimana tingkat keramahan karyawan dalam melayani nasabah ?  
 Sangat Ramah    Ramah    Kurang Ramah    Tidak Ramah    Sangat Tidak Ramah

### Tanggapan terhadap Kepribadian, Nilai dan Gaya Hidup

No.	Pernyataan	Sangat Setuju	Setuju	Kurang Setuju	Tidak Setuju	Sangat Tidak Setuju
12	Anda menentukan kebutuhan jasa bank syariah dengan menjadi nasabah BSM					
13	Anda sangat tergantung pada reputasi bank yang anda pilih					
14	Produk dan jasa BSM yang anda pilih saat ini merupakan pilihan yang tepat					
15	Kegiatan yang anda lakukan banyak melibatkan peran bank syariah					
16	Anda ingin menjadi orang pertama dari kelompok atau rekan-rekan anda yang menjadi nasabah BSM					
17	Menabung di BSM membuat hidup lebih tenang (bebas bunga/spekulasi)					

#### IV. Proses Keputusan Menjadi Nasabah

##### Identifikasi Kebutuhan

No.	Pernyataan	Sangat Setuju	Setuju	Kurang Setuju	Tidak Setuju	Sangat Tidak Setuju
18	Anda menabung di BSM karena kebutuhan anda akan kemudahan layanan perbankan					
19	Keinginan mendapatkan keuntungan					

##### Pencarian Informasi

Informasi yang anda dapat tentang Bank Syariah Mandiri dari :

No.	Pernyataan	Sangat Mempengaruhi	Mempengaruhi	Cukup Mempengaruhi	Tidak Mempengaruhi	Sangat Tidak Mempengaruhi
20	Sumber pribadi (seperti keluarga, teman, tetangga, kenalan)					
21	Sumber komersial (iklan, display)					
22	Sumber publik (berita-berita media massa, TV, radio)					
23	Sumber pengalaman (seperti pernah memakai produk BSM)					

### Evaluasi Alternatif

No.	Pernyataan	Sangat Mempengaruhi	Mempengaruhi	Cukup Mempengaruhi	Tidak Mempengaruhi	Sangat Tidak Mempengaruhi
24	Alasan anda memilih BSM sebagai alternatif pilihan bank karena : Tingkat bagi hasil BSM					
25	Sarana dan prasarana yang ditawarkan BSM					

### Keputusan Menjadi Nasabah

No.	Pernyataan	Sangat Setuju	Setuju	Kurang Setuju	Tidak Setuju	Sangat Tidak Setuju
26	Keputusan menjadi nasabah karena tingkat bagi hasil BSM					
27	Keputusan menjadi nasabah karena sarana dan prasarana BSM					

### Perilaku Pasca Menjadi Nasabah

No.	Pernyataan	Sangat Tinggi	Tinggi	Cukup Tinggi	Tidak Tinggi	Sangat Tidak Tinggi
28	Setelah menabung di BSM, kepuasan yang anda rasakan					
29	Keinginan untuk tetap menjadi nasabah BSM					

## Lampiran 2 : Output Uji Validitas

### 1. Uji Validitas : Sumber Daya Konsumen

#### Correlations

		Q1	Q2	Q3	Tot_SDK
Q1	Pearson Correlation	1	.325*	.207	.644**
	Sig. (1-tailed)		.040	.136	.000
	N	30	30	30	30
Q2	Pearson Correlation	.325*	1	.760**	.860**
	Sig. (1-tailed)	.040		.000	.000
	N	30	30	30	30
Q3	Pearson Correlation	.207	.760**	1	.855**
	Sig. (1-tailed)	.136	.000		.000
	N	30	30	30	30
Tot_SDK	Pearson Correlation	.644**	.860**	.855**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	30	30	30	30

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\*. Correlation is significant at the 0.01 level (1-tailed).

### 2. Uji Validitas : Keterlibatan dan Motivasi

#### Correlations

		Q4	Q5	Q6	Q7	Tot_KM
Q4	Pearson Correlation	1	.421*	.319*	.516**	.698**
	Sig. (1-tailed)		.010	.043	.002	.000
	N	30	30	30	30	30
Q5	Pearson Correlation	.421*	1	.732**	.499**	.790**
	Sig. (1-tailed)	.010		.000	.002	.000
	N	30	30	30	30	30
Q6	Pearson Correlation	.319*	.732**	1	.593**	.831**
	Sig. (1-tailed)	.043	.000		.000	.000
	N	30	30	30	30	30
Q7	Pearson Correlation	.516**	.499**	.593**	1	.857**
	Sig. (1-tailed)	.002	.002	.000		.000
	N	30	30	30	30	30
Tot_KM	Pearson Correlation	.698**	.790**	.831**	.857**	1
	Sig. (1-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\*. Correlation is significant at the 0.01 level (1-tailed).

### 3. Uji Validitas : Pengetahuan

**Correlations**

		Q8	Q9	Tot_ Pengetahuan
Q8	Pearson Correlation	1	.605**	.904**
	Sig. (1-tailed)		.000	.000
	N	30	30	30
Q9	Pearson Correlation	.605**	1	.887**
	Sig. (1-tailed)	.000		.000
	N	30	30	30
Tot_Pengetahuan	Pearson Correlation	.904**	.887**	1
	Sig. (1-tailed)	.000	.000	
	N	30	30	30

\*\* . Correlation is significant at the 0.01 level (1-tailed).

### 4. Uji Validitas : Sikap

**Correlations**

		Q10	Q11	Tot_Sikap
Q10	Pearson Correlation	1	.830**	.956**
	Sig. (1-tailed)		.000	.000
	N	30	30	30
Q11	Pearson Correlation	.830**	1	.956**
	Sig. (1-tailed)	.000		.000
	N	30	30	30
Tot_Sikap	Pearson Correlation	.956**	.956**	1
	Sig. (1-tailed)	.000	.000	
	N	30	30	30

\*\* . Correlation is significant at the 0.01 level (1-tailed).

### 5. Uji Validitas : Kepribadian, Nilai, dan Gaya Hidup

Correlations

		Q12	Q13	Q14	Q15	Q16	Q17	Tot_ Kepribadian
Q12	Pearson Correlation	1	.550**	.384*	.569**	.230	.599**	.803**
	Sig. (1-tailed)		.001	.018	.001	.110	.000	.000
	N	30	30	30	30	30	30	30
Q13	Pearson Correlation	.550**	1	.104	.164	-.164	.176	.416*
	Sig. (1-tailed)	.001		.291	.193	.193	.176	.011
	N	30	30	30	30	30	30	30
Q14	Pearson Correlation	.384*	.104	1	.164	.593**	.552**	.691**
	Sig. (1-tailed)	.018	.291		.193	.000	.001	.000
	N	30	30	30	30	30	30	30
Q15	Pearson Correlation	.569**	.164	.164	1	.103	.736**	.695**
	Sig. (1-tailed)	.001	.193	.193		.294	.000	.000
	N	30	30	30	30	30	30	30
Q16	Pearson Correlation	.230	-.164	.593**	.103	1	.396*	.555**
	Sig. (1-tailed)	.110	.193	.000	.294		.015	.001
	N	30	30	30	30	30	30	30
Q17	Pearson Correlation	.599**	.176	.552**	.736**	.396*	1	.873**
	Sig. (1-tailed)	.000	.176	.001	.000	.015		.000
	N	30	30	30	30	30	30	30
Tot_Kepribadian	Pearson Correlation	.803**	.416*	.691**	.695**	.555**	.873**	1
	Sig. (1-tailed)	.000	.011	.000	.000	.001	.000	
	N	30	30	30	30	30	30	30

\*\* . Correlation is significant at the 0.01 level (1-tailed).

\* . Correlation is significant at the 0.05 level (1-tailed).

### 6. Uji Validitas : Identifikasi Kebutuhan

Correlations

		Q18	Q19	Tot_ Kebutuhan
Q18	Pearson Correlation	1	.805**	.951**
	Sig. (1-tailed)		.000	.000
	N	30	30	30
Q19	Pearson Correlation	.805**	1	.949**
	Sig. (1-tailed)	.000		.000
	N	30	30	30
Tot_Kebutuhan	Pearson Correlation	.951**	.949**	1
	Sig. (1-tailed)	.000	.000	
	N	30	30	30

\*\* . Correlation is significant at the 0.01 level (1-tailed).





## 7. Uji Validitas : Pencarian Informasi

Correlations

		Q20	Q21	Q22	Q23	Tot_Informasi
Q20	Pearson Correlation	1	.187	.264	.409*	.589**
	Sig. (1-tailed)		.161	.079	.012	.000
	N	30	30	30	30	30
Q21	Pearson Correlation	.187	1	.547**	.557**	.773**
	Sig. (1-tailed)	.161		.001	.001	.000
	N	30	30	30	30	30
Q22	Pearson Correlation	.264	.547**	1	.534**	.796**
	Sig. (1-tailed)	.079	.001		.001	.000
	N	30	30	30	30	30
Q23	Pearson Correlation	.409*	.557**	.534**	1	.839**
	Sig. (1-tailed)	.012	.001	.001		.000
	N	30	30	30	30	30
Tot_Informasi	Pearson Correlation	.589**	.773**	.796**	.839**	1
	Sig. (1-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

\*. Correlation is significant at the 0.05 level (1-tailed).

\*\*. Correlation is significant at the 0.01 level (1-tailed).

## 8. Uji Validitas : Evaluasi Alternatif

Correlations

		Q24	Q25	Tot_Evaluasi
Q24	Pearson Correlation	1	.849**	.944**
	Sig. (1-tailed)		.000	.000
	N	30	30	30
Q25	Pearson Correlation	.849**	1	.976**
	Sig. (1-tailed)	.000		.000
	N	30	30	30
Tot_Evaluasi	Pearson Correlation	.944**	.976**	1
	Sig. (1-tailed)	.000	.000	
	N	30	30	30

\*\*. Correlation is significant at the 0.01 level (1-tailed).

## 9. Uji Validitas : Keputusan Menjadi Nasabah

**Correlations**

		Q26	Q27	Tot_Keputusan
Q26	Pearson Correlation	1	.635**	.850**
	Sig. (1-tailed)		.000	.000
	N	30	30	30
Q27	Pearson Correlation	.635**	1	.947**
	Sig. (1-tailed)	.000		.000
	N	30	30	30
Tot_Keputusan	Pearson Correlation	.850**	.947**	1
	Sig. (1-tailed)	.000	.000	
	N	30	30	30

\*\* . Correlation is significant at the 0.01 level (1-tailed).

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**10. Uji Validitas : Perilaku Pasca Menjadi Nasabah**

**Correlations**

		Q28	Q29	Tot_Pasca
Q28	Pearson Correlation	1	.566**	.869**
	Sig. (1-tailed)		.001	.000
	N	30	30	30
Q29	Pearson Correlation	.566**	1	.900**
	Sig. (1-tailed)	.001		.000
	N	30	30	30
Tot_Pasca	Pearson Correlation	.869**	.900**	1
	Sig. (1-tailed)	.000	.000	
	N	30	30	30

\*\* . Correlation is significant at the 0.01 level (1-tailed).

**Lampiran 3 : Output Uji Reliabilitas****1. Uji Reliabilitas : Sumber Daya Konsumen****Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.660	3

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q1	8.2333	1.289	.268	.814
Q2	7.3000	1.114	.722	.338
Q3	7.6667	.782	.545	.476

**2. Uji Reliabilitas : Keterlibatan dan Motivasi**

### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.791	4

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q4	12.1333	2.878	.492	.790
Q5	12.2000	2.993	.682	.734
Q6	12.5667	2.323	.658	.710
Q7	12.5000	2.052	.670	.713

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### 3. Uji Reliabilitas : Pengetahuan

#### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

#### Reliability Statistics

Cronbach's Alpha	N of Items
.753	2

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q8	3.5000	.397	.605	. <sup>a</sup>
Q9	3.4333	.461	.605	. <sup>a</sup>

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

### 4. Uji Reliabilitas : Sikap

#### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

#### Reliability Statistics

Cronbach's Alpha	N of Items
.907	2

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q10	4.2667	.202	.830	. <sup>a</sup>
Q11	4.2667	.202	.830	. <sup>a</sup>

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.



## 5. Uji Reliabilitas : Kepribadian, Nilai, dan Gaya Hidup

### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.754	6

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q12	19.0667	3.099	.707	.671
Q13	19.2000	3.752	.200	.787
Q14	19.2000	3.200	.537	.708
Q15	19.7333	3.030	.507	.715
Q16	19.5333	3.361	.322	.768
Q17	19.7667	2.599	.776	.628

## 6. Uji Reliabilitas : Identifikasi Kebutuhan

### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.892	2

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q18	2.9333	1.168	.805	. <sup>a</sup>
Q19	3.4000	1.214	.805	. <sup>a</sup>

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

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**7. Uji Reliabilitas : Pencarian Informasi**

**Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.747	4

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q20	10.6667	4.023	.345	.783
Q21	11.0667	3.237	.570	.672
Q22	10.9667	3.068	.592	.659
Q23	10.9000	2.921	.671	.609

**8. Uji Reliabilitas : Evaluasi Alternatif**

**Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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



### Reliability Statistics

Cronbach's Alpha	N of Items
.879	2

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q24	3.3667	1.137	.849	. <sup>a</sup>
Q25	3.6667	.506	.849	. <sup>a</sup>

- a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

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## 9. Uji Reliabilitas : Keputusan Menjadi Nasabah

### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.723	2

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q26	4.0333	.171	.635	. <sup>a</sup>
Q27	4.0667	.064	.635	. <sup>a</sup>

- a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

## 10. Uji Reliabilitas : Perilaku Pasca Menjadi Nasabah

### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.719	2

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q28	4.0000	.414	.566	. <sup>a</sup>
Q29	3.7667	.323	.566	. <sup>a</sup>

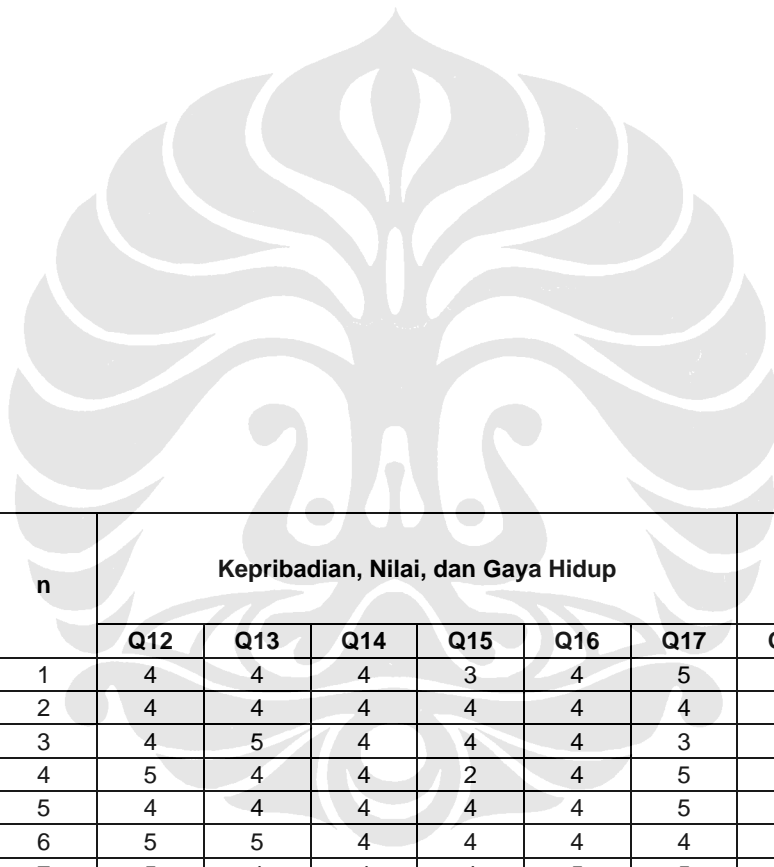
a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

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### Lampiran 4 : Data Uji Validitas dan Reliabilitas 30 Responden

n	Sumber Daya Konsumen			Keterlibatan dan Motivasi				Pengetahuan		Sikap	
	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11
1	5	5	5	2	4	4	5	5	4	4	4
2	2	1	4	4	4	4	4	4	4	4	4
3	5	1	5	1	5	4	4	2	2	4	4
4	3	5	4	4	4	4	4	3	3	4	5
5	3	5	5	2	5	5	5	3	3	4	4
6	3	5	4	5	5	5	4	3	3	5	5
7	5	5	5	2	4	4	5	3	3	5	5
8	5	4	4	2	4	4	4	4	3	4	4
9	3	4	4	5	5	4	4	3	4	5	5
10	3	4	4	5	5	4	4	3	3	5	4
11	3	4	4	4	5	3	5	3	4	5	4
12	4	1	3	2	4	4	4	3	3	4	4
13	3	5	5	5	5	4	4	4	3	4	4
14	3	5	5	5	5	5	5	5	5	5	5
15	3	4	5	4	4	4	4	4	4	4	4
16	4	2	4	2	4	4	5	3	4	4	4
17	3	5	5	2	5	4	5	3	2	4	4
18	3	5	4	2	4	4	4	4	4	4	5
19	3	5	5	5	4	4	4	3	3	4	4
20	3	5	4	4	4	4	4	3	4	4	4
21	3	3	4	2	4	4	4	4	4	4	4

22	3	4	4	4	4	3	4	3	3	5	5
23	3	4	4	2	4	4	4	3	4	4	4
24	3	4	4	4	5	4	4	2	3	5	5
25	3	5	4	2	5	4	5	3	3	5	5
26	3	4	4	2	5	3	5	5	5	5	5
27	3	1	1	2	4	4	5	2	3	4	5
28	3	4	4	5	4	4	5	3	4	4	4
29	2	5	3	4	4	4	4	2	2	4	4
30	4	4	3	5	4	4	5	5	3	4	4



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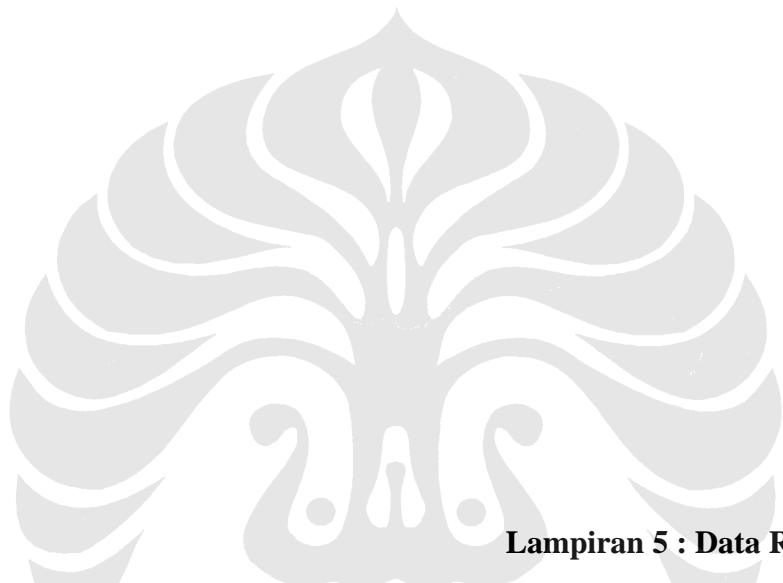
n	Kepribadian, Nilai, dan Gaya Hidup						Kep : Identifikasi Kebutuhan	
	Q12	Q13	Q14	Q15	Q16	Q17	Q18	Q19
1	4	4	4	3	4	5	5	2
2	4	4	4	4	4	4	4	4
3	4	5	4	4	4	3	4	4
4	5	4	4	2	4	5	4	2
5	4	4	4	4	4	5	4	3
6	5	5	4	4	4	4	5	2
7	5	4	4	4	5	5	4	1
8	4	5	5	4	4	4	5	4
9	4	3	5	4	5	4	5	5
10	5	5	4	4	5	5	5	1
11	5	5	5	5	4	4	4	2
12	4	5	5	3	3	5	5	3
13	4	4	4	2	4	4	4	3
14	5	4	5	5	5	5	5	5
15	4	4	4	4	3	4	4	2
16	3	4	4	3	3	4	4	2
17	5	4	5	5	4	5	5	3
18	5	4	5	4	5	5	5	3
19	4	4	4	3	4	4	4	3
20	4	3	4	4	4	3	4	2
21	5	4	4	4	4	4	4	2
22	5	5	4	4	4	5	4	2
23	4	4	3	3	3	4	4	4
24	5	5	5	4	4	4	5	1

25	5	5	4	4	4	5	4	1
26	5	5	4	4	4	4	5	2
27	4	4	4	3	4	4	3	2
28	4	3	4	4	3	4	4	3
29	2	4	4	2	4	3	4	2
30	4	4	5	3	4	4	4	3



N	Kep : Pencarian Informasi				Kep : Evaluasi Alternatif		Kep : Keputusan Menjadi Nasabah		Kep : Perilaku Pasca Menjadi Nasabah	
	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29
1	3	4	4	4	2	5	3	5	3	4
2	3	4	3	4	3	4	4	4	4	4
3	2	2	2	3	2	2	4	4	4	4
4	5	4	2	3	5	4	5	5	4	3
5	5	3	3	4	3	4	4	4	4	4
6	5	4	2	4	4	4	5	5	3	4
7	4	4	4	4	4	4	4	4	4	4
8	5	5	5	5	5	5	4	4	5	5
9	4	4	4	4	5	5	5	5	4	5
10	4	2	4	4	5	4	5	5	5	5
11	4	3	2	4	4	4	5	5	5	5
12	4	3	3	4	5	3	5	3	3	3
13	4	2	4	4	4	4	4	4	4	4
14	5	4	5	5	5	5	4	4	4	4
15	4	4	4	4	4	4	4	4	4	4
16	4	5	4	4	5	4	4	4	3	4
17	5	4	3	4	5	4	5	5	3	5
18	2	2	2	2	5	3	5	4	5	5
19	4	4	4	4	4	4	4	4	3	4
20	4	3	4	4	4	4	4	4	4	4
21	4	4	4	4	4	4	4	4	3	4
22	5	4	2	3	4	5	5	5	5	4
23	4	4	4	4	4	3	4	3	4	4
24	5	4	2	4	4	5	5	5	4	5

25	5	4	4	5	4	5	5	5	4	5
26	4	4	2	4	4	5	5	5	5	4
27	3	3	3	3	2	2	3	3	2	4
28	4	3	3	3	4	4	4	4	3	3
29	3	2	4	3	3	2	4	4	4	3
30	4	2	3	3	4	5	4	4	3	3



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**Lampiran 5 : Data Regresi 100 Responden**

n	Sumber Daya Konsumen			Keterlibatan dan Motivasi				Pengetahuan		Sikap	
	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11
1	4	5	3	1	4	3	3	3	3	4	5
2	3	4	3	4	4	4	3	3	3	4	4
3	4	4	3	4	4	3	3	3	3	4	4
4	4	4	3	4	4	3	3	3	3	4	4
5	3	4	3	4	4	3	3	3	3	4	4
6	3	4	3	4	4	3	3	3	3	4	4
7	4	5	5	4	5	4	5	4	4	5	5
8	3	4	4	3	4	4	4	3	3	4	4
9	5	5	5	2	4	4	4	4	4	4	5
10	4	5	5	5	5	5	5	4	4	5	5
11	3	5	5	5	5	4	4	4	4	5	5
12	2	5	4	2	4	5	5	4	4	5	5
13	2	5	4	2	5	4	5	4	4	4	4
14	5	5	4	2	5	5	5	4	4	5	5
15	4	4	4	4	4	4	4	4	3	4	4
16	4	4	5	5	4	4	5	4	4	4	5
17	3	5	5	3	5	5	5	4	4	4	4
18	3	4	5	5	4	4	5	4	3	4	4
19	2	1	4	4	4	4	5	4	4	4	4
20	3	4	4	2	4	4	4	3	3	4	4
21	3	4	3	2	4	4	3	3	3	4	4
22	5	4	3	2	4	4	5	3	3	4	4
23	3	4	3	2	4	4	3	3	3	4	4

24	3	5	4	2	4	4	4	4	4	4	4
25	4	5	5	2	5	5	5	4	4	5	5
26	5	1	5	1	5	4	4	4	4	5	5
27	4	5	5	2	5	5	5	5	5	5	5
28	4	4	4	2	4	4	4	3	3	4	4
29	4	1	5	1	5	4	4	3	3	4	4
30	3	4	4	2	4	4	4	4	4	4	5
31	3	3	5	5	5	4	5	4	4	5	5
32	5	4	5	2	4	4	4	3	3	4	5
33	3	4	5	2	5	5	5	4	4	4	4
34	3	4	5	2	4	4	3	3	3	4	4
35	3	4	4	2	4	4	5	4	3	4	4
36	5	5	5	1	5	4	5	4	4	5	4
37	4	4	4	2	4	4	4	4	3	4	4
38	3	5	5	2	4	4	3	3	2	4	4
39	3	4	4	5	4	3	5	4	4	4	4
40	4	4	5	5	4	4	5	3	4	4	4
41	5	5	5	5	5	5	5	3	4	5	5
42	3	4	4	4	4	4	4	3	4	4	4
43	2	4	4	4	4	4	4	3	4	4	4
44	3	4	4	4	4	4	4	4	3	4	4
45	3	4	3	4	4	4	4	3	4	4	4
46	4	5	3	1	4	3	3	3	3	4	5
47	3	4	3	4	4	4	3	3	3	4	4
48	4	4	3	4	4	3	3	3	3	4	4
49	4	4	3	4	4	3	3	3	3	4	4
50	3	4	3	4	4	3	3	3	3	4	4

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n	Sumber Daya Konsumen			Keterlibatan dan Motivasi				Pengetahuan		Sikap	
	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11
51	3	4	3	4	4	3	3	3	3	4	4
52	4	5	5	4	5	4	5	4	4	5	5
53	3	4	4	3	4	4	4	3	3	4	4
54	5	5	5	2	4	4	4	4	4	4	5
55	4	5	5	5	5	5	5	4	4	5	5
56	3	5	5	5	5	4	4	4	4	5	5
57	2	5	4	2	4	5	5	4	4	5	5
58	2	5	4	2	5	4	5	4	4	4	4
59	5	5	4	2	5	5	5	4	4	5	5
60	4	4	4	4	4	4	4	4	3	4	4
61	4	4	5	5	4	4	5	4	4	4	5
62	3	5	5	3	5	5	5	4	4	4	4
63	3	4	5	5	4	4	5	4	3	4	4
64	2	1	4	4	4	4	5	4	4	4	4
65	3	4	4	2	4	4	4	3	3	4	4
66	3	4	3	2	4	4	3	3	3	4	4
67	5	4	3	2	4	4	5	3	3	4	4
68	3	4	3	2	4	4	3	3	3	4	4
69	3	5	4	2	4	4	4	4	4	4	4
70	4	5	5	2	5	5	5	4	4	5	5
71	5	1	5	1	5	4	4	4	4	5	5
72	4	5	5	2	5	5	5	5	5	5	5
73	4	4	4	2	4	4	4	3	3	4	4
74	4	1	5	1	5	4	4	3	3	4	4
75	3	4	4	2	4	4	4	4	4	4	5
76	4	4	2	2	4	4	4	4	4	4	4

77	5	1	5	2	4	4	4	3	3	4	4
78	3	4	3	2	4	4	4	3	3	4	5
79	3	4	4	2	4	5	4	4	2	4	4
80	2	5	3	2	4	4	4	4	4	3	3
81	4	5	4	4	4	4	3	3	3	4	4
82	2	4	3	4	4	4	3	3	3	4	4
83	5	5	2	2	4	4	4	4	3	4	4
84	4	4	4	4	4	3	4	3	3	4	4
85	3	4	4	4	4	3	4	3	4	4	4
86	3	4	4	4	4	3	3	3	3	4	4
87	5	4	5	2	5	5	5	3	4	4	4
88	2	4	5	1	5	5	5	4	4	5	5
89	3	4	4	4	4	4	4	5	4	4	4
90	3	4	3	4	4	3	3	3	3	4	4
91	2	4	3	4	4	3	3	3	3	4	4
92	3	5	3	5	5	5	5	3	5	5	5
93	4	5	4	4	4	4	4	3	3	4	4
94	3	4	3	2	4	4	5	3	3	4	4
95	3	4	4	4	4	4	3	3	3	4	4
96	3	4	3	4	4	4	3	3	3	4	4
97	3	4	4	2	4	4	5	3	4	4	5
98	3	4	4	5	4	4	5	4	3	4	4
99	3	5	5	2	5	5	5	3	3	4	4
100	5	5	5	5	5	5	5	3	4	5	5

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n	Kepribadian, Nilai, dan Gaya Hidup						Kep : Identifikasi Kebutuhan	
	Q12	Q13	Q14	Q15	Q16	Q17	Q18	Q19
1	3	3	3	3	4	5	3	3
2	4	3	3	3	4	4	4	4
3	3	3	3	3	4	4	4	4
4	3	3	3	3	4	4	4	4
5	3	3	3	3	4	4	4	4
6	3	3	3	3	4	4	4	4
7	4	5	4	4	5	5	4	4
8	4	4	3	3	4	4	4	4
9	4	4	4	4	4	5	4	4
10	5	5	4	4	5	5	5	5
11	4	4	4	4	5	5	5	5
12	5	5	4	4	5	5	5	5
13	4	5	4	4	4	4	5	5
14	5	5	4	4	5	5	5	5
15	4	4	4	3	4	4	5	5
16	4	5	4	4	4	5	5	5
17	5	5	4	4	4	4	4	4
18	4	5	4	3	4	4	5	5
19	4	5	4	4	4	4	4	4
20	4	4	3	3	4	4	4	4
21	4	3	3	3	4	4	5	4
22	4	5	3	3	4	4	4	4
23	4	3	3	3	4	4	4	3
24	4	4	4	4	4	4	4	4
25	5	5	4	4	5	5	4	5

26	4	4	4	4	5	5	4	4
27	5	5	5	5	5	5	5	5
28	4	4	3	3	4	4	4	4
29	4	4	3	3	4	4	4	5
30	4	4	4	4	4	5	4	4
31	4	5	4	4	5	5	4	4
32	4	4	3	3	4	5	4	5
33	5	5	4	4	4	4	4	4
34	4	3	3	3	4	4	4	4
35	4	5	4	3	4	4	4	4
36	4	5	4	4	5	4	2	4
37	4	4	4	3	4	4	5	4
38	4	3	3	2	4	4	4	4
39	3	5	4	4	4	4	4	4
40	4	5	3	4	4	4	4	5
41	5	5	3	4	5	5	5	4
42	4	4	3	4	4	4	4	4
43	4	4	3	4	4	4	4	4
44	4	4	4	3	4	4	4	4
45	4	4	3	4	4	4	4	4
46	3	3	3	3	4	5	3	3
47	4	3	3	3	4	4	4	4
48	3	3	3	3	4	4	4	4
49	3	3	3	3	4	4	4	4
50	3	3	3	3	4	4	4	4

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n	Kepribadian, Nilai, dan Gaya Hidup						Kep : Identifikasi Kebutuhan	
	Q12	Q13	Q14	Q15	Q16	Q17	Q18	Q19
51	4	4	4	3	3	3	2	2
52	4	4	4	4	4	5	5	3
53	4	4	4	4	4	4	4	4
54	4	4	4	4	4	4	4	2
55	5	5	5	4	4	4	4	4
56	5	5	5	4	4	4	4	4
57	5	5	5	5	5	5	5	4
58	5	5	5	5	4	5	5	4
59	5	5	5	5	5	5	5	3
60	5	5	4	4	3	4	4	3
61	5	5	4	4	4	4	4	4
62	4	4	4	4	4	4	4	4
63	5	5	4	2	4	4	4	3
64	4	4	4	4	4	4	4	3
65	4	4	4	3	4	3	2	1
66	5	4	5	3	4	3	2	2
67	4	4	4	3	3	4	4	4
68	4	3	4	3	3	2	2	2
69	4	4	4	4	4	4	4	4
70	4	5	4	4	4	5	5	4
71	4	4	4	4	4	4	5	5
72	5	5	5	5	5	5	5	2
73	4	4	4	3	4	5	4	2
74	4	5	4	4	4	4	4	4
75	4	4	4	4	4	4	4	4



76	4	4	4	3	3	4	4	3
77	4	4	4	3	3	3	3	3
78	4	3	4	3	3	4	4	3
79	4	4	4	4	3	3	3	3
80	4	5	4	4	5	4	4	3
81	4	4	4	3	4	3	3	2
82	4	4	4	4	3	4	3	3
83	5	4	4	4	4	4	4	4
84	4	4	4	3	4	3	3	2
85	4	4	3	4	3	3	3	3
86	4	4	4	3	4	3	2	1
87	4	4	5	4	4	5	4	3
88	5	5	5	4	5	4	5	4
89	4	4	4	3	4	3	2	2
90	4	4	4	3	4	3	3	2
91	4	4	4	3	4	3	2	2
92	3	3	5	3	3	5	2	3
93	5	5	4	4	4	5	5	1
94	5	5	4	4	5	5	4	4
95	4	4	4	3	4	3	2	2
96	4	4	4	3	3	3	2	2
97	4	5	4	4	4	5	5	4
98	4	5	4	4	3	4	4	4
99	4	4	4	4	4	5	4	3
100	5	4	4	4	4	4	5	4

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n	Kep : Pencarian Informasi				Kep : Evaluasi Alternatif		Kep : Keputusan Menjadi Nasabah		Kep : Perilaku Pasca Menjadi Nasabah	
	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29
1	3	2	3	3	2	2	4	4	4	3
2	4	3	3	3	2	2	3	4	3	2
3	4	4	3	3	2	2	3	4	3	4
4	4	3	4	3	2	2	3	3	4	3
5	3	4	3	3	2	2	3	4	3	4
6	4	3	3	3	2	2	4	3	3	4
7	4	4	4	5	5	3	5	5	3	4
8	4	4	4	4	4	4	4	4	4	3
9	4	4	4	4	4	2	3	2	2	4
10	5	4	4	4	4	4	5	5	5	5
11	5	4	4	4	4	4	5	3	4	4
12	5	5	5	5	5	4	4	4	4	3
13	5	5	4	5	5	4	4	4	4	3
14	5	5	5	5	5	3	5	4	4	4
15	4	4	3	4	4	3	3	3	4	4
16	4	4	4	4	4	4	5	5	5	5
17	4	4	4	4	4	4	4	4	4	4
18	4	2	4	4	4	3	4	3	3	4
19	4	4	4	4	4	3	4	4	4	4
20	4	3	4	3	2	1	2	3	2	3
21	5	3	4	3	2	2	2	2	2	3
22	4	3	3	4	4	4	2	2	2	3
23	4	3	3	2	2	2	2	3	3	2
24	4	4	4	4	4	4	4	4	4	4

25	4	4	4	5	5	4	5	3	4	5
26	4	4	4	4	5	5	4	4	4	4
27	5	5	5	5	5	2	5	3	4	5
28	4	3	4	5	4	2	4	2	3	4
29	4	4	4	4	4	4	4	5	5	4
30	4	4	4	4	4	4	4	4	4	4
31	4	3	4	5	4	3	4	3	3	4
32	5	2	3	4	4	3	5	2	4	3
33	4	3	4	5	4	3	4	3	3	4
34	4	3	4	4	3	3	5	4	4	5
35	4	4	4	4	4	3	4	2	2	4
36	5	3	5	4	4	3	5	4	3	5
37	4	4	4	5	4	4	3	3	4	2
38	4	4	2	4	4	2	2	3	2	4
39	4	4	4	4	4	4	4	4	4	4
40	4	3	4	5	4	4	3	3	5	4
41	4	4	4	4	5	4	4	2	2	2
42	4	3	4	4	4	2	4	3	3	4
43	4	3	4	4	4	2	4	3	3	4
44	4	3	4	3	4	4	4	3	3	4
45	4	3	4	3	3	2	4	4	3	4
46	3	2	3	3	2	2	4	4	4	3
47	4	3	3	3	2	2	3	4	3	2
48	4	4	3	3	2	2	3	4	3	4
49	4	3	4	3	2	2	3	3	4	3
50	3	4	3	3	2	2	3	4	3	4

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N	Kep : Pencarian Informasi				Kep : Evaluasi Alternatif		Kep : Keputusan Menjadi Nasabah		Kep : Perilaku Pasca Menjadi Nasabah	
	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29
51	4	3	3	4	3	2	4	4	4	4
52	5	5	3	4	5	4	5	4	4	3
53	4	4	4	3	4	4	4	4	3	3
54	3	2	2	4	2	4	4	4	4	3
55	5	5	5	5	4	4	4	4	4	4
56	5	3	4	4	4	4	4	4	4	4
57	4	4	4	3	3	4	4	4	4	4
58	4	4	4	3	2	4	3	4	4	5
59	5	4	4	4	2	3	3	4	5	5
60	3	3	4	4	4	3	4	4	3	4
61	5	5	5	5	4	5	3	5	4	3
62	4	4	4	4	4	4	4	4	4	4
63	4	3	3	4	2	5	4	4	3	3
64	4	4	4	4	4	4	4	4	4	4
65	2	3	2	3	2	2	4	4	4	4
66	2	2	2	3	2	1	4	4	4	4
67	2	2	2	3	2	2	4	4	4	4
68	2	3	3	2	3	1	4	4	4	4
69	4	4	4	4	4	4	4	4	4	4
70	5	3	4	5	3	4	3	4	5	5
71	4	4	4	4	4	4	4	4	4	4
72	5	3	4	5	5	5	5	5	5	5
73	4	2	3	4	2	4	3	4	3	3
74	4	5	5	4	4	4	4	4	4	4

75	4	4	4	4	4	4	4	4	4	4
76	4	4	4	4	2	3	3	3	3	3
77	3	2	2	3	2	2	3	3	3	3
78	2	4	4	4	2	2	3	3	2	3
79	2	3	2	2	5	4	5	5	2	3
80	5	4	5	3	4	4	4	4	4	3
81	4	3	4	4	4	3	4	4	4	4
82	3	4	4	2	2	2	4	4	4	4
83	4	2	2	4	5	5	5	4	3	4
84	3	4	4	3	3	2	4	4	4	3
85	3	3	3	4	3	3	4	4	3	4
86	3	3	3	4	3	2	4	4	4	4
87	4	4	4	5	5	5	5	4	4	5
88	3	5	5	3	3	5	4	5	5	5
89	3	4	4	3	4	3	4	4	5	4
90	4	3	4	4	3	2	4	4	4	4
91	3	4	4	4	3	2	4	4	4	4
92	3	3	3	3	5	2	5	4	5	4
93	5	4	1	4	4	5	5	5	3	5
94	5	5	5	4	4	3	4	4	4	4
95	4	3	4	3	4	4	4	4	4	5
96	4	3	4	3	3	2	4	4	4	4
97	5	4	4	4	4	4	4	4	3	4
98	5	5	5	5	5	5	4	5	4	4
99	5	3	3	4	3	4	4	4	4	4
100	4	2	2	2	4	4	4	3	3	3

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n	Rata-rata Sumber Daya Konsumen	Rata-rata Keterlibatan dan Motivasi	Rata-rata Pengetahuan	Rata-rata Sikap	Rata-rata Kepribadian, Nilai, dan Gaya Hidup
1	4.00	2.75	3.00	4.50	2.83
2	3.33	3.75	3.00	4.00	3.50
3	3.67	3.50	3.00	4.00	3.67
4	3.67	3.50	3.00	4.00	3.67
5	3.33	3.50	3.00	4.00	3.50
6	3.33	3.50	3.00	4.00	3.50
7	4.67	4.50	4.00	5.00	4.17
8	3.67	3.75	3.00	4.00	4.00
9	5.00	3.50	4.00	4.50	4.00
10	4.67	5.00	4.00	5.00	4.50
11	4.33	4.50	4.00	5.00	4.50
12	3.67	4.00	4.00	5.00	5.00
13	3.67	4.00	4.00	4.00	4.83
14	4.67	4.25	4.00	5.00	5.00
15	4.00	4.00	3.50	4.00	4.17
16	4.33	4.50	4.00	4.50	4.33
17	4.33	4.50	4.00	4.00	4.00
18	4.00	4.50	3.50	4.00	4.00
19	2.33	4.25	4.00	4.00	4.00
20	3.67	3.50	3.00	4.00	3.67

21	3.33	3.25	3.00	4.00	4.00
22	4.00	3.75	3.00	4.00	3.67
23	3.33	3.25	3.00	4.00	3.17
24	4.00	3.50	4.00	4.00	4.00
25	4.67	4.25	4.00	5.00	4.33
26	3.67	3.50	4.00	5.00	4.00
27	4.67	4.25	5.00	5.00	5.00
28	4.00	3.50	3.00	4.00	4.00
29	3.33	3.50	3.00	4.00	4.17
30	3.67	3.50	4.00	4.50	4.00
31	3.67	4.75	4.00	5.00	4.00
32	4.67	3.50	3.00	4.50	3.83
33	4.00	4.25	4.00	4.00	4.00
34	4.00	3.25	3.00	4.00	3.83
35	3.67	3.75	3.50	4.00	4.00
36	5.00	3.75	4.00	4.50	3.83
37	4.00	3.50	3.50	4.00	4.33
38	4.33	3.25	2.50	4.00	3.67
39	3.67	4.25	4.00	4.00	4.00
40	4.33	4.50	3.50	4.00	4.17

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n	Rata-rata Sumber Daya Konsumen	Rata-rata Keterlibatan dan Motivasi	Rata-rata Pengetahuan	Rata-rata Sikap	Rata-rata Kepribadian, Nilai, dan Gaya Hidup
41	5.00	5.00	3.50	5.00	4.17
42	3.67	4.00	3.50	4.00	3.83
43	3.33	4.00	3.50	4.00	3.83
44	3.67	4.00	3.50	4.00	3.67
45	3.33	4.00	3.50	4.00	3.67
46	4.00	2.75	3.00	4.50	2.83
47	3.33	3.75	3.00	4.00	3.50
48	3.67	3.50	3.00	4.00	3.67
49	3.67	3.50	3.00	4.00	3.67
50	3.33	3.50	3.00	4.00	3.50
51	3.33	3.50	3.00	4.00	3.50
52	4.67	4.50	4.00	5.00	4.17
53	3.67	3.75	3.00	4.00	4.00
54	5.00	3.50	4.00	4.50	4.00
55	4.67	5.00	4.00	5.00	4.50
56	4.33	4.50	4.00	5.00	4.50
57	3.67	4.00	4.00	5.00	5.00
58	3.67	4.00	4.00	4.00	4.83
59	4.67	4.25	4.00	5.00	5.00
60	4.00	4.00	3.50	4.00	4.17

61	4.33	4.50	4.00	4.50	4.33
62	4.33	4.50	4.00	4.00	4.00
63	4.00	4.50	3.50	4.00	4.00
64	2.33	4.25	4.00	4.00	4.00
65	3.67	3.50	3.00	4.00	3.67
66	3.33	3.25	3.00	4.00	4.00
67	4.00	3.75	3.00	4.00	3.67
68	3.33	3.25	3.00	4.00	3.17
69	4.00	3.50	4.00	4.00	4.00
70	4.67	4.25	4.00	5.00	4.33
71	3.67	3.50	4.00	5.00	4.00
72	4.67	4.25	5.00	5.00	5.00
73	4.00	3.50	3.00	4.00	4.00
74	3.33	3.50	3.00	4.00	4.17
75	3.67	3.50	4.00	4.50	4.00
76	3.33	3.50	4.00	4.00	3.67
77	3.67	3.50	3.00	4.00	3.50
78	3.33	3.50	3.00	4.50	3.50
79	3.67	3.75	3.00	4.00	3.67
80	3.33	3.50	4.00	3.00	4.33

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<b>N</b>	<b>Rata-rata Sumber Daya Konsumen</b>	<b>Rata-rata Keterlibatan dan Motivasi</b>	<b>Rata-rata Pengetahuan</b>	<b>Rata-rata Sikap</b>	<b>Rata-rata Kepribadian, Nilai, dan Gaya Hidup</b>
81	4.33	3.75	3.00	4.00	3.67
82	3.00	3.75	3.00	4.00	3.83
83	4.00	3.50	3.50	4.00	4.17
84	4.00	3.75	3.00	4.00	3.67
85	3.67	3.75	3.50	4.00	3.50
86	3.67	3.50	3.00	4.00	3.67
87	4.67	4.25	3.50	4.00	4.33
88	3.67	4.00	4.00	5.00	4.67
89	3.67	4.00	4.50	4.00	3.67
90	3.33	3.50	3.00	4.00	3.67
91	3.00	3.50	3.00	4.00	3.67
92	3.67	5.00	4.00	5.00	3.67
93	4.33	4.00	3.00	4.00	4.50
94	3.33	3.75	3.00	4.00	4.67
95	3.67	3.75	3.00	4.00	3.67
96	3.33	3.75	3.00	4.00	3.50
97	3.67	3.75	3.50	4.50	4.33
98	3.67	4.50	3.50	4.00	4.00
99	4.33	4.25	3.00	4.00	4.17
100	5.00	5.00	3.50	5.00	4.17

n	Rata-rata Identifikasi Kebutuhan	Rata-rata Pencarian Informasi	Rata-rata Evaluasi Alternatif	Rata-rata Keputusan Menjadi Nasabah	Rata-rata Perilaku Pasca Menjadi Nasabah
1	2.00	3.75	2.00	4.00	4.00
2	2.00	3.00	2.00	4.00	4.50
3	2.00	3.50	2.50	4.00	4.00
4	2.00	3.25	2.50	4.00	4.50
5	2.00	3.50	2.50	4.00	4.50
6	2.00	3.50	2.50	4.00	4.00
7	4.00	4.25	4.50	4.50	3.50
8	4.00	3.75	4.00	4.00	3.00
9	3.00	2.75	3.00	4.00	3.50
10	4.00	5.00	4.00	4.00	4.00
11	4.00	4.00	4.00	4.00	4.00
12	4.50	3.75	3.50	4.00	4.00
13	4.50	3.75	3.00	3.50	4.50
14	4.00	4.25	2.50	3.50	5.00
15	3.50	3.50	3.50	4.00	3.50
16	4.00	5.00	4.50	4.00	3.50
17	4.00	4.00	4.00	4.00	4.00
18	3.50	3.50	3.50	4.00	3.00
19	3.50	4.00	4.00	4.00	4.00
20	1.50	2.50	2.00	4.00	4.00

21	2.00	2.25	1.50	4.00	4.00
22	4.00	2.25	2.00	4.00	4.00
23	2.00	2.50	2.00	4.00	4.00
24	4.00	4.00	4.00	4.00	4.00
25	4.50	4.25	3.50	3.50	5.00
26	5.00	4.00	4.00	4.00	4.00
27	3.50	4.25	5.00	5.00	5.00
28	3.00	3.25	3.00	3.50	3.00
29	4.00	4.50	4.00	4.00	4.00
30	4.00	4.00	4.00	4.00	4.00
31	3.50	3.50	2.50	3.00	4.00
32	3.50	3.50	2.50	3.50	3.00
33	3.50	3.50	2.50	3.00	4.00
34	3.00	4.50	2.50	3.00	4.00
35	3.50	3.00	3.00	4.00	3.00
36	3.50	4.25	4.50	5.00	4.00
37	4.00	3.00	3.50	4.00	4.00
38	3.00	2.75	3.50	3.50	3.00
39	4.00	4.00	4.00	4.00	4.00
40	4.00	3.75	3.00	4.50	3.00

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n	Rata-rata Identifikasi Kebutuhan	Rata-rata Pencarian Informasi	Rata-rata Evaluasi Alternatif	Rata-rata Keputusan Menjadi Nasabah	Rata-rata Perilaku Pasca Menjadi Nasabah
41	4.50	2.50	4.00	3.50	3.00
42	3.00	3.50	3.50	4.00	4.00
43	3.00	3.50	4.00	4.00	3.50
44	4.00	3.50	3.50	4.00	5.00
45	2.50	3.75	3.00	4.00	4.00
46	2.00	3.75	2.00	4.00	4.00
47	2.00	3.00	2.00	4.00	4.50
48	2.00	3.50	2.50	4.00	4.00
49	2.00	3.25	2.50	4.00	4.50
50	2.00	3.50	2.50	4.00	4.50
51	2.00	3.50	2.50	4.00	4.00
52	4.00	4.25	4.50	4.50	3.50
53	4.00	3.75	4.00	4.00	3.00
54	3.00	2.75	3.00	4.00	3.50
55	4.00	5.00	4.00	4.00	4.00
56	4.00	4.00	4.00	4.00	4.00
57	4.50	3.75	3.50	4.00	4.00
58	4.50	3.75	3.00	3.50	4.50
59	4.00	4.25	2.50	3.50	5.00
60	3.50	3.50	3.50	4.00	3.50

61	4.00	5.00	4.50	4.00	3.50
62	4.00	4.00	4.00	4.00	4.00
63	3.50	3.50	3.50	4.00	3.00
64	3.50	4.00	4.00	4.00	4.00
65	1.50	2.50	2.00	4.00	4.00
66	2.00	2.25	1.50	4.00	4.00
67	4.00	2.25	2.00	4.00	4.00
68	2.00	2.50	2.00	4.00	4.00
69	4.00	4.00	4.00	4.00	4.00
70	4.50	4.25	3.50	3.50	5.00
71	5.00	4.00	4.00	4.00	4.00
72	3.50	4.25	5.00	5.00	5.00
73	3.00	3.25	3.00	3.50	3.00
74	4.00	4.50	4.00	4.00	4.00
75	4.00	4.00	4.00	4.00	4.00
76	3.50	4.00	2.50	3.00	3.00
77	3.00	2.50	2.00	3.00	3.00
78	3.50	3.50	2.00	3.00	2.50
79	3.00	2.25	4.50	5.00	2.50
80	3.50	4.25	4.00	4.00	3.50

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n	Rata-rata Identifikasi Kebutuhan	Rata-rata Pencarian Informasi	Rata-rata Evaluasi Alternatif	Rata-rata Keputusan Menjadi Nasabah	Rata-rata Perilaku Pasca Menjadi Nasabah
81	2.50	3.75	3.50	4.00	4.00
82	3.00	3.25	2.00	4.00	4.00
83	4.00	3.00	5.00	4.50	3.50
84	2.50	3.50	2.50	4.00	3.50
85	3.00	3.25	3.00	4.00	3.50
86	1.50	3.25	2.50	4.00	4.00
87	3.50	4.25	5.00	4.50	4.50
88	4.50	4.00	4.00	4.50	5.00
89	2.00	3.50	3.50	4.00	4.50
90	2.50	3.75	2.50	4.00	4.00
91	2.00	3.75	2.50	4.00	4.00
92	2.50	3.00	3.50	4.50	4.50
93	3.00	3.50	4.50	5.00	4.00
94	4.00	4.75	3.50	4.00	4.00
95	2.00	3.50	4.00	4.00	4.50
96	2.00	3.50	2.50	4.00	4.00
97	4.50	4.25	4.00	4.00	3.50
98	4.00	5.00	5.00	4.50	4.00
99	3.50	3.75	3.50	4.00	4.00
100	4.50	2.50	4.00	3.50	3.00





No.	res_1	absresd1	res_2	absresd2	res_3	absresd3
1	-0.0325	0.03	0.6863	0.69	0.0736	0.07
2	-0.7167	0.72	-0.2902	0.29	-0.8727	0.87
3	-0.8082	0.81	0.1573	0.16	-0.4519	0.45
4	-0.8082	0.81	-0.0927	0.09	-0.4519	0.45
5	-0.6541	0.65	0.2178	0.22	-0.2597	0.26
6	-0.6541	0.65	0.2178	0.22	-0.2597	0.26
7	0.1315	0.13	0.3631	0.36	0.4412	0.44
8	0.8692	0.87	0.2807	0.28	0.6738	0.67
9	-0.4742	0.47	-1.0062	1.01	-0.6320	0.63
10	-0.2537	0.25	0.9784	0.98	-0.5462	0.55
11	-0.1044	0.10	-0.0044	0.00	-0.2586	0.26
12	0.1791	0.18	-0.4139	0.41	-0.8015	0.80
13	0.3852	0.39	-0.2736	0.27	-1.3599	1.36
14	-0.4559	0.46	0.0746	0.07	-2.0990	2.10
15	0.0168	0.02	-0.1627	0.16	-0.2651	0.27
16	0.0637	0.06	1.0954	1.10	0.2775	0.28
17	0.3617	0.36	0.2545	0.25	-0.0558	0.06
18	0.0216	0.02	-0.1195	0.12	-0.3606	0.36
19	0.0689	0.07	0.2695	0.27	0.4263	0.43
20	-1.3082	1.31	-0.8427	0.84	-0.9519	0.95
21	-0.9815	0.98	-1.2021	1.20	-1.5386	1.54
22	1.1051	1.11	-1.1019	1.10	-1.1264	1.13
23	-0.3315	0.33	-0.6556	0.66	-0.3854	0.39

24	0.6362	0.64	0.2878	0.29	0.4580	0.46
25	0.5641	0.56	0.3118	0.31	-0.5764	0.58
26	1.5842	1.58	0.2080	0.21	0.7086	0.71
27	-1.2274	1.23	-0.1752	0.18	0.1336	0.13
28	-0.0923	0.09	-0.2125	0.21	-0.2746	0.27
29	0.8259	0.83	0.9806	0.98	0.7177	0.72
30	0.6223	0.62	0.2485	0.25	0.6140	0.61
31	-0.2288	0.23	-0.3322	0.33	-1.3567	1.36
32	0.4515	0.45	0.0541	0.05	-0.6724	0.67
33	-0.0516	0.05	-0.2363	0.24	-1.3812	1.38
34	0.1004	0.10	1.1049	1.10	-0.5309	0.53
35	0.2335	0.23	-0.5942	0.59	-0.4599	0.46
36	0.0933	0.09	0.5451	0.55	0.8856	0.89
37	0.5120	0.51	-0.7059	0.71	-0.1696	0.17
38	0.3420	0.34	-0.4621	0.46	0.6719	0.67
39	0.4725	0.47	0.2649	0.26	0.1803	0.18
40	0.3675	0.37	0.0701	0.07	-1.0527	1.05
41	0.6180	0.62	-1.2793	1.28	-0.2128	0.21
42	-0.1991	0.20	-0.0429	0.04	0.0577	0.06
43	-0.1750	0.18	-0.0417	0.04	0.6192	0.62
44	0.9308	0.93	0.0164	0.02	0.1883	0.19
45	-0.5451	0.55	0.2675	0.27	-0.2502	0.25

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No.	res_1	absresd1	res_2	absresd2	res_3	absresd3
46	0.4063	0.41	0.3683	0.37	-0.5632	0.56
47	0.3218	0.32	-0.7834	0.78	-0.8212	0.82
48	0.8459	0.85	0.2178	0.22	-0.7597	0.76
49	0.1292	0.13	-1.1007	1.10	1.4351	1.44
50	-0.0756	0.08	0.4215	0.42	0.3197	0.32
51	-0.1345	0.13	-0.0986	0.10	-0.4733	0.47
52	0.5554	0.56	-0.3034	0.30	0.2285	0.23
53	1.2034	1.20	-0.9615	0.96	-0.9457	0.95
54	-0.2555	0.26	-0.0190	0.02	1.0938	1.09
55	-0.0103	0.01	0.1220	0.12	-0.1169	0.12
56	-0.2413	0.24	0.0478	0.05	0.0879	0.09
57	-1.1932	1.19	0.2672	0.27	0.2249	0.22
58	0.9879	0.99	1.2929	1.29	1.2689	1.27
59	1.3396	1.34	0.2414	0.24	1.2594	1.26
60	-0.8385	0.84	-0.2307	0.23	0.3120	0.31
61	-0.9498	0.95	-0.6380	0.64	-0.1141	0.11
62	0.8741	0.87	-0.0171	0.02	0.8407	0.84
63	0.2574	0.26	-0.0020	0.00	0.3392	0.34
64	0.3150	0.32	0.4422	0.44	-0.2025	0.20
65	-0.3590	0.36	0.3311	0.33	0.3625	0.36
66	0.1476	0.15	0.8349	0.83	1.4936	1.49
67	0.3742	0.37	0.4080	0.41	0.5488	0.55
68	0.1162	0.12	-1.9494	1.95	-0.0647	0.06

69	0.3259	0.33	0.5716	0.57	0.4554	0.46
70	-0.1694	0.17	0.1843	0.18	0.8159	0.82
71	-0.5217	0.52	0.1499	0.15	0.6394	0.64
72	-0.5968	0.60	-0.2282	0.23	0.9710	0.97
73	1.1860	1.19	0.5918	0.59	0.5451	0.55
74	-0.5102	0.51	0.2116	0.21	0.6895	0.69
75	-1.1455	1.15	0.8031	0.80	0.7019	0.70
76	-0.4338	0.43	-0.5874	0.59	0.3777	0.38
77	-0.2204	0.22	-0.2781	0.28	-0.6928	0.69
78	0.2676	0.27	-0.2902	0.29	0.5568	0.56
79	0.7522	0.75	0.0701	0.07	0.0429	0.04
80	-0.0140	0.01	-0.6622	0.66	0.3782	0.38
81	-0.4190	0.42	0.3970	0.40	0.3121	0.31
82	0.0475	0.05	-0.1577	0.16	-1.0725	1.07
83	0.6420	0.64	-0.6466	0.65	1.4610	1.46
84	-0.3949	0.39	0.1481	0.15	-0.6264	0.63
85	0.1235	0.12	-0.1663	0.17	-0.0680	0.07
86	-1.3082	1.31	-0.0927	0.09	-0.4519	0.45
87	-0.2240	0.22	0.5176	0.52	0.8682	0.87
88	0.4390	0.44	-0.0453	0.05	-0.0402	0.04
89	-1.3407	1.34	-0.2334	0.23	-0.0791	0.08
90	-0.2841	0.28	0.4085	0.41	-0.3904	0.39

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No.	res_1	absresd1	res_2	absresd2	res_3
91	-0.7600	0.76	0.4097	0.41	-0.3289
92	-1.0314	1.03	-0.7216	0.72	-0.2085
93	-0.6315	0.63	-0.1576	0.16	0.5458
94	0.3734	0.37	1.0446	1.04	-0.2873
95	-0.8708	0.87	0.1493	0.15	0.9351
96	-0.7167	0.72	0.2098	0.21	-0.3727
97	0.9355	0.94	0.4967	0.50	0.3734
98	0.5457	0.55	1.3817	1.38	1.2010
99	0.0658	0.07	0.2030	0.20	-0.3060
100	0.6180	0.62	-1.2793	1.28	-0.2128

No.	res_4	absresd4	Res_5	absresd5
1	0.4906	0.49	0.5046	0.50
2	0.1238	0.12	0.8758	0.88
3	0.0674	0.07	0.2757	0.28
4	0.0674	0.07	0.7757	0.78
5	0.1484	0.15	0.8345	0.83
6	0.1484	0.15	0.3345	0.33
7	0.3775	0.38	-0.4685	0.47
8	-0.0956	0.10	-0.8378	0.84
9	0.0183	0.02	-0.4847	0.48
10	-0.3101	0.31	-0.0406	0.04
11	-0.2494	0.25	-0.1419	0.14
12	-0.3849	0.38	-0.4941	0.49
13	-0.8454	0.85	0.1893	0.19
14	-0.9443	0.94	0.6032	0.60
15	-0.1405	0.14	-0.4189	0.42
16	-0.1950	0.20	-0.5115	0.51
17	-0.0714	0.07	0.1962	0.20
18	-0.1203	0.12	-0.7588	0.76
19	0.0230	0.02	0.0431	0.04
20	0.0674	0.07	0.2757	0.28
21	-0.0349	0.03	0.0610	0.06
22	0.0313	0.03	0.3357	0.34
23	0.3114	0.31	0.4480	0.45

24	0.0383	0.04	0.0123	0.01
25	-0.6673	0.67	0.9128	0.91
26	0.0798	0.08	-0.1123	0.11
27	0.6767	0.68	0.4759	0.48
28	-0.5827	0.58	-0.8604	0.86
29	-0.1287	0.13	0.0249	0.02
30	0.0649	0.06	-0.0593	0.06
31	-1.0429	1.04	0.0944	0.09
32	-0.5219	0.52	-0.7987	0.80
33	-1.0353	1.04	0.1363	0.14
34	-0.9889	0.99	0.1757	0.18
35	-0.0351	0.04	-0.9014	0.90
36	1.0630	1.06	0.1340	0.13
37	-0.1607	0.16	-0.0789	0.08
38	-0.4919	0.49	-0.6647	0.66
39	-0.0236	0.02	0.1176	0.12
40	0.2988	0.30	-0.8176	0.82
41	-0.7438	0.74	-0.8036	0.80
42	0.0097	0.01	0.2174	0.22
43	0.0213	0.02	-0.3013	0.30
44	0.0789	0.08	1.2948	1.29
45	0.0906	0.09	0.2761	0.28

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No.	res_4	absresd4	Res_5	absresd5
46	-0.7850	0.78	-0.9231	0.92
47	-0.8633	0.86	-0.6468	0.65
48	-0.8517	0.85	-1.1655	1.17
49	1.0429	1.04	-1.1829	1.18
50	-0.0769	0.08	-0.6798	0.68
51	0.0394	0.04	-0.4541	0.45
52	0.0773	0.08	-0.1042	0.10
53	-0.1921	0.19	0.2482	0.25
54	0.8831	0.88	-0.3308	0.33
55	-0.2074	0.21	0.0988	0.10
56	0.6860	0.69	-0.4146	0.41
57	-0.3202	0.32	-0.1013	0.10
58	-0.1724	0.17	0.9398	0.94
59	0.8519	0.85	0.5392	0.54
60	0.5538	0.55	0.9765	0.98
61	0.6537	0.65	0.8186	0.82
62	-0.1054	0.11	-1.0124	1.01
63	0.0066	0.01	0.4147	0.41
64	-0.3457	0.35	-0.2354	0.24
65	0.0585	0.06	0.1724	0.17
66	0.1844	0.18	-0.1878	0.19
67	0.5190	0.52	-0.0052	0.01
68	0.2612	0.26	0.7026	0.70

69	-0.0987	0.10	-0.1404	0.14
70	0.0971	0.10	0.2075	0.21
71	0.0221	0.02	-0.7083	0.71
72	0.7264	0.73	0.3241	0.32
73	-0.3028	0.30	0.2895	0.29
74	0.5870	0.59	0.5763	0.58
75	0.6753	0.68	0.4370	0.44
76	1.0080	1.01	0.2529	0.25
77	-1.0170	1.02	-0.8085	0.81
78	0.0448	0.04	-0.6756	0.68
79	0.1168	0.12	0.1992	0.20
80	-0.0780	0.08	-0.7351	0.74
81	0.0196	0.02	0.3543	0.35
82	-0.0030	0.00	0.2024	0.20
83	0.4085	0.41	-0.5015	0.50
84	0.0313	0.03	-0.1643	0.16
85	0.1727	0.17	-0.1691	0.17
86	0.0674	0.07	0.2757	0.28
87	0.2424	0.24	0.5824	0.58
88	0.2537	0.25	0.6607	0.66
89	0.1999	0.20	0.6675	0.67
90	0.0791	0.08	0.2571	0.26

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No.	res_4	absresd4	Res_5	absresd5
91	0.0907	0.09	0.2385	0.24
92	0.5711	0.57	0.7905	0.79
93	0.6488	0.65	0.0086	0.01
94	-0.3610	0.36	-0.1661	0.17
95	0.0429	0.04	0.8171	0.82
96	0.1238	0.12	0.3758	0.38
97	-0.1587	0.16	-0.6092	0.61
98	0.3913	0.39	0.2226	0.22
99	-0.2372	0.24	0.2047	0.20
100	-0.7438	0.74	-0.8036	0.80

**Lampiran 6 : Output Deskriptif Statistik****Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
SDK	100	1.67	5.00	3.8400	.58695
Q1	100	2.00	5.00	3.4000	.86457
Q2	100	1.00	5.00	4.0700	1.06605
Q3	100	1.00	5.00	4.0500	.84537
Valid N (listwise)	100				

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
KM	100	2.75	5.00	3.9275	.46234
Q4	100	1.00	5.00	3.1500	1.31330
Q5	100	4.00	5.00	4.3100	.46482
Q6	100	3.00	5.00	4.0300	.55877
Q7	100	3.00	5.00	4.2200	.71887
Valid N (listwise)	100				

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Pengetahuan	100	2.00	5.00	3.4400	.57857
Q8	100	2.00	5.00	3.4300	.67052
Q9	100	2.00	5.00	3.4500	.65713
Valid N (listwise)	100				

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Sikap	100	3.00	5.00	4.2600	.42923
Q10	100	3.00	5.00	4.2300	.44620
Q11	100	3.00	5.00	4.3000	.48200
Valid N (listwise)	100				

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Kepribadian	100	2.83	5.00	4.0167	.42143
Q12	100	2.00	5.00	4.2300	.60059
Q13	100	3.00	5.00	4.2200	.56102
Q14	100	3.00	5.00	4.1700	.47258
Q15	100	2.00	5.00	3.5900	.71202
Q16	100	2.00	5.00	3.8700	.61390
Q17	100	2.00	5.00	4.0200	.75183
Valid N (listwise)	100				

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**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Kebutuhan	100	1.50	5.00	3.3400	.81921
Q18	100	2.00	5.00	3.8300	.95405
Q19	100	1.00	5.00	2.8500	.99874
Valid N (listwise)	100				

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Informasi	100	2.00	5.00	3.6125	.64292
Q20	100	2.00	5.00	3.8600	.89916
Q21	100	2.00	5.00	3.4500	.86894
Q22	100	1.00	5.00	3.4300	.94554
Q23	100	2.00	5.00	3.7100	.76930
Valid N (listwise)	100				



**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Evaluasi	100	1.50	5.00	3.5200	.90431
Q24	100	2.00	5.00	3.5100	.99995
Q25	100	1.00	5.00	3.5300	1.06794
Valid N (listwise)	100				

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Keputusan	100	3.00	5.00	4.0650	.50078
Q26	100	3.00	5.00	4.0600	.60000
Q27	100	3.00	5.00	4.0700	.53664
Valid N (listwise)	100				

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Pasca	100	2.50	5.00	3.8900	.59280
Q28	100	2.00	5.00	3.8000	.69631
Q29	100	3.00	5.00	3.9800	.68135
Valid N (listwise)	100				

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**Lampiran 7 : Output Analisis Regresi Berganda**

**1. Model 1 : Identifikasi Kebutuhan**

**Descriptive Statistics**

	Mean	Std. Deviation	N
Kebutuhan	3.3400	.81921	100
SDK	3.8400	.58695	100
KM	3.9275	.46234	100
Pengetahuan	3.4400	.57857	100
Sikap	4.4150	1.53421	100
Kepribadian	4.0167	.42143	100

**Correlations**

	Kebutuhan	SDK	KM	Pengetahuan	Sikap	Kepribadian	
Pearson Correlation	Kebutuhan	1.000	.272	.396	.411	-.075	.556
	SDK	.272	1.000	.307	.234	-.049	.299
	KM	.396	.307	1.000	.347	.030	.395
	Pengetahuan	.411	.234	.347	1.000	.006	.367
	Sikap	-.075	-.049	.030	.006	1.000	.048
	Kepribadian	.556	.299	.395	.367	.048	1.000
Sig. (1-tailed)	Kebutuhan	.	.003	.000	.000	.228	.000
	SDK	.003	.	.001	.010	.314	.001
	KM	.000	.001	.	.000	.382	.000
	Pengetahuan	.000	.010	.000	.	.478	.000
	Sikap	.228	.314	.382	.478	.	.318
	Kepribadian	.000	.001	.000	.000	.318	.
N	Kebutuhan	100	100	100	100	100	100
	SDK	100	100	100	100	100	100
	KM	100	100	100	100	100	100
	Pengetahuan	100	100	100	100	100	100
	Sikap	100	100	100	100	100	100
	Kepribadian	100	100	100	100	100	100

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	Kepribadian, Sikap, SDK, Pengetahuan, KM	.	Enter

- a. All requested variables entered.  
 b. Dependent Variable: Kebutuhan

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.626 <sup>a</sup>	.392	.360	.65553	1.898

- a. Predictors: (Constant), Kepribadian, Sikap, SDK, Pengetahuan, KM  
 b. Dependent Variable: Kebutuhan

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.046	5	5.209	12.122	.000 <sup>a</sup>
	Residual	40.394	94	.430		
	Total	66.440	99			

- a. Predictors: (Constant), Kepribadian, Sikap, SDK, Pengetahuan, KM  
 b. Dependent Variable: Kebutuhan

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1.943	.764		-2.543	.013		
	SDK	.071	.121	.051	.584	.560	.856	1.168
	KM	.269	.163	.152	1.652	.102	.767	1.303
	Pengetahuan	.276	.127	.195	2.184	.031	.810	1.235
	Sikap	-.052	.043	-.098	-1.217	.227	.992	1.008
	Kepribadian	.806	.180	.414	4.487	.000	.758	1.319

a. Dependent Variable: Kebutuhan

**2. Model 2 : Pencarian Informasi**

**Descriptive Statistics**

	Mean	Std. Deviation	N
Informasi	3.6125	.64292	100
SDK	3.8400	.58695	100
KM	3.9275	.46234	100
Pengetahuan	3.4400	.57857	100
Sikap	4.4150	1.53421	100
Kepribadian	4.0167	.42143	100

**Correlations**

	Informasi	SDK	KM	Pengetahuan	Sikap	Kepribadian
Pearson Correlation	Informasi	1.000	.149	.212	.334	.064
	SDK	.149	1.000	.307	.234	-.049
	KM	.212	.307	1.000	.347	.030
	Pengetahuan	.334	.234	.347	1.000	.006
	Sikap	.064	-.049	.030	.006	1.000
	Kepribadian	.344	.299	.395	.367	.048
Sig. (1-tailed)	Informasi	.	.070	.017	.000	.265
	SDK	.070	.	.001	.010	.314
	KM	.017	.001	.	.000	.382
	Pengetahuan	.000	.010	.000	.	.478
	Sikap	.265	.314	.382	.478	.
	Kepribadian	.000	.001	.000	.000	.318
N	Informasi	100	100	100	100	100
	SDK	100	100	100	100	100
	KM	100	100	100	100	100
	Pengetahuan	100	100	100	100	100
	Sikap	100	100	100	100	100
	Kepribadian	100	100	100	100	100

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### Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	Kepribadian, Sikap, SDK, Pengetahuan, KM	.	Enter

a. All requested variables entered.

b. Dependent Variable: Informasi

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.415 <sup>a</sup>	.172	.128	.60041	1.984

a. Predictors: (Constant), Kepribadian, Sikap, SDK, Pengetahuan, KM

b. Dependent Variable: Informasi

### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.036	5	1.407	3.904	.003 <sup>a</sup>
	Residual	33.886	94	.360		
	Total	40.922	99			

a. Predictors: (Constant), Kepribadian, Sikap, SDK, Pengetahuan, KM

b. Dependent Variable: Informasi

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.929	.700		1.328	.187		
	SDK	.017	.111	.016	.153	.878	.856	1.168
	KM	.043	.149	.031	.290	.772	.767	1.303
	Pengetahuan	.257	.116	.231	2.218	.029	.810	1.235
	Sikap	.021	.039	.051	.537	.592	.992	1.008
	Kepribadian	.366	.164	.240	2.226	.028	.758	1.319

a. Dependent Variable: Informasi

## 3. Model 3 : Evaluasi Alternatif

### Descriptive Statistics

	Mean	Std. Deviation	N
Evaluasi	3.5200	.90431	100
SDK	3.8400	.58695	100
KM	3.9275	.46234	100
Pengetahuan	3.4400	.57857	100
Sikap	4.4150	1.53421	100
Kepribadian	4.0167	.42143	100

**Correlations**

		Evaluasi	SDK	KM	Pengetahuan	Sikap	Kepribadian
Pearson Correlation	Evaluasi	1.000	.314	.441	.388	-.035	.525
	SDK	.314	1.000	.307	.234	-.049	.299
	KM	.441	.307	1.000	.347	.030	.395
	Pengetahuan	.388	.234	.347	1.000	.006	.367
	Sikap	-.035	-.049	.030	.006	1.000	.048
	Kepribadian	.525	.299	.395	.367	.048	1.000
Sig. (1-tailed)	Evaluasi	.	.001	.000	.000	.364	.000
	SDK	.001	.	.001	.010	.314	.001
	KM	.000	.001	.	.000	.382	.000
	Pengetahuan	.000	.010	.000	.	.478	.000
	Sikap	.364	.314	.382	.478	.	.318
	Kepribadian	.000	.001	.000	.000	.318	.
N	Evaluasi	100	100	100	100	100	100
	SDK	100	100	100	100	100	100
	KM	100	100	100	100	100	100
	Pengetahuan	100	100	100	100	100	100
	Sikap	100	100	100	100	100	100
	Kepribadian	100	100	100	100	100	100

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	Kepribadian, Sikap, SDK, Pengetahuan, KM		Enter

- a. All requested variables entered.  
 b. Dependent Variable: Evaluasi

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.614 <sup>a</sup>	.377	.344	.73262	1.564

- a. Predictors: (Constant), Kepribadian, Sikap, SDK, Pengetahuan, KM  
 b. Dependent Variable: Evaluasi

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.507	5	6.101	11.368	.000 <sup>a</sup>
	Residual	50.453	94	.537		
	Total	80.960	99			

- a. Predictors: (Constant), Kepribadian, Sikap, SDK, Pengetahuan, KM  
 b. Dependent Variable: Evaluasi

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-2.506	.854		-2.935	.004		
	SDK	.156	.136	.101	1.153	.252	.856	1.168
	KM	.424	.182	.217	2.334	.022	.767	1.303
	Pengetahuan	.251	.141	.160	1.774	.079	.810	1.235
	Sikap	-.032	.048	-.055	-.667	.506	.992	1.008
	Kepribadian	.756	.201	.353	3.771	.000	.758	1.319

a. Dependent Variable: Evaluasi

**4. Model 4 : Keputusan Menjadi Nasabah**

**Descriptive Statistics**

	Mean	Std. Deviation	N
Keputusan	4.0650	.50078	100
SDK	3.8400	.58695	100
KM	3.9275	.46234	100
Pengetahuan	3.4400	.57857	100
Sikap	4.4150	1.53421	100
Kepribadian	4.0167	.42143	100

**Correlations**

		Keputusan	SDK	KM	Pengetahuan	Sikap	Kepribadian
Pearson Correlation	Keputusan	1.000	.133	.184	.022	.050	.338
	SDK	.133	1.000	.307	.234	-.049	.299
	KM	.184	.307	1.000	.347	.030	.395
	Pengetahuan	.022	.234	.347	1.000	.006	.367
	Sikap	.050	-.049	.030	.006	1.000	.048
	Kepribadian	.338	.299	.395	.367	.048	1.000
Sig. (1-tailed)	Keputusan	.	.093	.033	.413	.311	.000
	SDK	.093	.	.001	.010	.314	.001
	KM	.033	.001	.	.000	.382	.000
	Pengetahuan	.413	.010	.000	.	.478	.000
	Sikap	.311	.314	.382	.478	.	.318
	Kepribadian	.000	.001	.000	.000	.318	.
N	Keputusan	100	100	100	100	100	100
	SDK	100	100	100	100	100	100
	KM	100	100	100	100	100	100
	Pengetahuan	100	100	100	100	100	100
	Sikap	100	100	100	100	100	100
	Kepribadian	100	100	100	100	100	100

### Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	Kepribadian, Sikap, SDK, Pengetahuan, KM	.	Enter

- a. All requested variables entered.  
 b. Dependent Variable: Keputusan

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.368 <sup>a</sup>	.135	.089	.47790	1.645

- a. Predictors: (Constant), Kepribadian, Sikap, SDK, Pengetahuan, KM  
 b. Dependent Variable: Keputusan

### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.359	5	.672	2.941	.016 <sup>a</sup>
	Residual	21.469	94	.228		
	Total	24.828	99			

- a. Predictors: (Constant), Kepribadian, Sikap, SDK, Pengetahuan, KM  
 b. Dependent Variable: Keputusan

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.312	.557		4.153	.000		
	SDK	.034	.088	.039	.380	.704	.856	1.168
	KM	.092	.119	.085	.775	.440	.767	1.303
	Pengetahuan	-.123	.092	-.142	-1.336	.185	.810	1.235
	Sikap	.011	.031	.034	.350	.727	.992	1.008
	Kepribadian	.408	.131	.343	3.115	.002	.758	1.319

- a. Dependent Variable: Keputusan

## 5. Model 5 : Perilaku Pasca Menjadi Nasabah

### Descriptive Statistics

	Mean	Std. Deviation	N
Pasca	3.8900	.59280	100
SDK	3.8400	.58695	100
KM	3.9275	.46234	100
Pengetahuan	3.4400	.57857	100
Sikap	4.4150	1.53421	100
Kepribadian	4.0167	.42143	100

**Correlations**

		Pasca	SDK	KM	Pengetahuan	Sikap	Kepribadian
Pearson Correlation	Pasca	1.000	.055	.054	.209	.087	.334
	SDK	.055	1.000	.307	.234	-.049	.299
	KM	.054	.307	1.000	.347	.030	.395
	Pengetahuan	.209	.234	.347	1.000	.006	.367
	Sikap	.087	-.049	.030	.006	1.000	.048
	Kepribadian	.334	.299	.395	.367	.048	1.000
Sig. (1-tailed)	Pasca	.	.292	.298	.019	.195	.000
	SDK	.292	.	.001	.010	.314	.001
	KM	.298	.001	.	.000	.382	.000
	Pengetahuan	.019	.010	.000	.	.478	.000
	Sikap	.195	.314	.382	.478	.	.318
	Kepribadian	.000	.001	.000	.000	.318	.
N	Pasca	100	100	100	100	100	100
	SDK	100	100	100	100	100	100
	KM	100	100	100	100	100	100
	Pengetahuan	100	100	100	100	100	100
	Sikap	100	100	100	100	100	100
	Kepribadian	100	100	100	100	100	100

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	Kepribadian, Sikap, SDK, Pengetahuan, KM	.	Enter

a. All requested variables entered.

b. Dependent Variable: Pasca

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.373 <sup>a</sup>	.139	.093	.56443	1.561

a. Predictors: (Constant), Kepribadian, Sikap, SDK, Pengetahuan, KM

b. Dependent Variable: Pasca

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.843	5	.969	3.041	.014 <sup>a</sup>
	Residual	29.947	94	.319		
	Total	34.790	99			

a. Predictors: (Constant), Kepribadian, Sikap, SDK, Pengetahuan, KM

b. Dependent Variable: Pasca



Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.117	.658		3.219	.002		
	SDK	-.038	.104	-.038	-.366	.715	.856	1.168
	KM	-.151	.140	-.118	-1.076	.285	.767	1.303
	Pengetahuan	.137	.109	.134	1.256	.212	.810	1.235
	Sikap	.028	.037	.072	.745	.458	.992	1.008
	Kepribadian	.478	.155	.340	3.091	.003	.758	1.319

a. Dependent Variable: Pasca

## 6. Uji Heteroskedastisitas – Regression Model 1

Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	Kepribadian, Sikap, SDK, Pengetahuan, KM <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: ABSRES1

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.038	.454		2.288	.024
	SDK	-.021	.072	-.032	-.289	.773
	KM	-.128	.097	-.153	-1.323	.189
	Pengetahuan	-.053	.075	-.079	-.704	.483
	Sikap	-.022	.026	-.085	-.843	.401
	Kepribadian	.081	.107	.088	.763	.448

a. Dependent Variable: ABSRES1

## 7. Uji Heteroskedastisitas – Regression Model 2

Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	Kepribadian, Sikap, SDK, Pengetahuan, KM <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: ABSRES2

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.228	.450		.507	.614
	SDK	.117	.071	.178	1.640	.104
	KM	-.123	.096	-.147	-1.284	.202
	Pengetahuan	-.010	.074	-.016	-.141	.889
	Sikap	-.016	.025	-.065	-.642	.523
	Kepribadian	.087	.106	.096	.828	.410

a. Dependent Variable: ABSRES2

**8. Uji Heteroskedastisitas – Regression Model 3**

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	Kepribadian, Sikap, SDK, Pengetahuan, KM	.	Enter

a. All requested variables entered.

b. Dependent Variable: ABSRES3

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.751	.491		1.530	.129
	SDK	-.010	.078	-.013	-.122	.903
	KM	-.091	.105	-.100	-.870	.386
	Pengetahuan	-.095	.081	-.131	-1.168	.246
	Sikap	-.030	.028	-.109	-1.080	.283
	Kepribadian	.168	.115	.169	1.459	.148

a. Dependent Variable: ABSRES3

**9. Uji Heteroskedastisitas – Regression Model 4**

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	Kepribadian, Sikap, SDK, Pengetahuan, KM <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: ABSRES4

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.664	.369		-1.799	.075
	SDK	.051	.059	.093	.877	.383
	KM	.067	.079	.096	.852	.396
	Pengetahuan	-.056	.061	-.100	-.914	.363
	Sikap	.010	.021	.047	.476	.635
	Kepribadian	.171	.087	.223	1.970	.052

a. Dependent Variable: ABSRES4

**10. Uji Heteroskedastisitas – Model Regression 5**

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	Kepribadian, Sikap, SDK, Pengetahuan, KM	.	Enter

a. All requested variables entered.

b. Dependent Variable: ABSRES5

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.665	.376		1.772	.080
	SDK	-.008	.060	-.015	-.132	.895
	KM	.043	.080	.062	.532	.596
	Pengetahuan	-.031	.062	-.057	-.497	.620
	Sikap	-.015	.021	-.075	-.730	.467
	Kepribadian	-.045	.088	-.060	-.508	.613

a. Dependent Variable: ABSRES5

## Lampiran 8 : Output Statistik Demografi

### Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-laki	53	53.0	53.0	53.0
	Perempuan	47	47.0	47.0	100.0
	Total	100	100.0	100.0	

### Agama

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islam	96	96.0	96.0	96.0
	Non Islam	4	4.0	4.0	100.0
	Total	100	100.0	100.0	

### Usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-31 tahun	59	59.0	59.0	59.0
	32-42 tahun	31	31.0	31.0	90.0
	43-53 tahun	6	6.0	6.0	96.0
	54-64 tahun	4	4.0	4.0	100.0
	Total	100	100.0	100.0	

### Tingkat Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SLTP	3	3.0	3.0	3.0
	SLTA	46	46.0	46.0	49.0
	D1-D3	17	17.0	17.0	66.0
	S1	31	31.0	31.0	97.0
	S2	1	1.0	1.0	98.0
	S3	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

### Jenis Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Karyawan	80	80.0	80.0	80.0
	Pengusaha	7	7.0	7.0	87.0
	Profesional	7	7.0	7.0	94.0
	PNS/TNI/POLRI	6	6.0	6.0	100.0
	Total	100	100.0	100.0	

**Pendapatan rata - rata setiap bulan**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < Rp. 1.500.000	47	47.0	47.0	47.0
Rp. 1.500.000 - Rp. 3.000.000	35	35.0	35.0	82.0
> Rp. 3.000.000 - Rp. 5.000.000	13	13.0	13.0	95.0
> Rp. 5.000.000	5	5.0	5.0	100.0
Total	100	100.0	100.0	

