

Lampiran I



KUESIONER PENELITIAN PENGARUH KUALITAS PELAYANAN TERHADAP KEPUASAN NASABAH DAN HUBUNGANNYA DENGAN PERILAKU *POST PURCHASE BEHAVIOR* (Studi Pada Nasabah Bank Syariah Mandiri Kantor Cabang Depok)

Assalamu'alaikum Wr.Wb.

Bapak/Ibu/Sdr/Sdri Responden yang terhormat,

Pertama-tama kami mengucapkan terima kasih atas kesediaan anda meluangkan waktu yang berharga untuk mengisi kuesioner penelitian ini. Data yang diberikan akan digunakan dalam rangka penelitian Thesis Ekonomi dan Keuangan Syariah pada Program Pasca Sarjana Universitas Indonesia.

Perlu diperhatikan dalam mengisi kuesioner ini adalah :

- Tidak ada jawaban yang Benar atau Salah
- Penilaian yang obyektif sangat diharapkan, karena akan menjadi umpan balik bagi pengembangan kualitas pelayanan perbankan syariah di masa datang.
- Setiap jawaban anda sangat bermakna bagi kami, sehingga kami mengharapkan tidak ada jawaban yang dikosongkan.
- Jawaban anda akan diperlakukan dengan standar profesionalitas dan etika penelitian. Oleh karena itu, peneliti akan menjaga kerahasiaan identitas anda.

Terakhir kami mengucapkan terima kasih dan sangat menghargai kesediaan anda untuk mengisi kuesioner ini.

Wassalamu'alaikum Wr. Wb

Depok, 29 November, 2007

Hormat kami, Peneliti

Reny Fitriana Kaban

BAGIAN I : SCREENING RESPONDEN

1. Apakah anda nasabah Bank Syariah Mandiri
 - a. Ya (lanjut ke No.2)
 - b. Tidak (hentikan pengisian kuesioner)
2. Sudah berapa lama anda menjadi nasabah Bank Syariah Mandiri?
 - a. Kurang dari satu tahun (hentikan pengisian kuesioner)
 - b. Lebih dari satu tahun (lanjutkan ke bagian II)

Petunjuk Pengisian : Untuk Pernyataan Nomor 1 sampai dengan Nomor 41.

Di bawah ini terdapat pernyataan-pernyataan yang berkaitan dengan perasaan Anda, sebagai nasabah yang telah menggunakan jasa keuangan **Bank Syariah Mandiri (BSM)**. Terhadap pernyataan-pernyataan tersebut Anda dimohon untuk memilih angka dari 1-5 dengan cara melingkari salah satu dari angka tersebut. Penjelasan skala penilaian sebagai berikut:

sangat tidak setuju 1 2 3 4 5 Sangat setuju

Keterangan :

1. = Sangat Tidak Setuju
2. = Tidak Setuju
3. = Netral
4. = Setuju
5. = Sangat Setuju

BAGIAN II : KUALITAS PELAYANAN BSM

Dimensi Kepatuhan (Compliance)	
1.BSM menjalankan prinsip-prinsip Islam	1 2 3 4 5
2.BSM tidak memberikan atau mengambil bunga di setiap transaksi	1 2 3 4 5
3. BSM menjual produk yang sesuai dengan syariat Islam	1 2 3 4 5
4. BSM menunaikan amanah yang dipercayakan oleh nasabah.	1 2 3 4 5
5. BSM memberikan bagi hasil yang adil kepada nasabah	1 2 3 4 5
Dimensi Keberwujudan (Tangible)	
6. BSM menggunakan peralatan dan teknologi canggih dalam operasional	1 2 3 4 5

7. BSM memiliki ATM 24 jam on-line	1 2 3 4 5
8. Tempat parkir BSM cukup luas dan aman	1 2 3 4 5
9 Penataan eksterior dan interior kantor BSM baik	1 2 3 4 5
10. BSM memiliki toilet yang bersih	1 2 3 4 5
Dimensi Keandalan (<i>Reliability</i>)	
11. Ketepatan waktu operasional BSM baik	1 2 3 4 5
12. BSM memproses nasabah baru secara cepat	1 2 3 4 5
13. Pelaksanaan transaksi di BSM mudah	1 2 3 4 5
14. Ketepatan pencatatan transaksi nasabah baik	1 2 3 4 5
15. Karyawan BSM mampu menggunakan teknologi yang ada	1 2 3 4 5
Dimensi Ketanggapan (<i>Responsiveness</i>)	
16. BSM mampu menghadapi masalah yang timbul	1 2 3 4 5
17. Karyawan BSM mampu bekomunikasi dengan nasabah	1 2 3 4 5
18. BSM tanggap terhadap keluhan nasabah	1 2 3 4 5
19. Karyawan BSM tanggap dalam hal operasional bank	1 2 3 4 5
20. Karyawan BSM cepat dalam melayani transaksi nasabah.	1 2 3 4 5
Dimensi Keyakinan (<i>Assurance</i>)	
21. Karyawan BSM ramah dalam melayani nasabah	1 2 3 4 5
22. Karyawan BSM sopan dalam melayani nasabah	1 2 3 4 5
23. Karyawan BSM berpengetahuan baik terhadap produk yang ditawarkan	1 2 3 4 5
24. Karyawan BSM jujur dalam setiap transaksi	1 2 3 4 5
25. BSM memberikan kepastian dalam setiap bertransaksi	1 2 3 4 5
Dimensi Empati (<i>Empathy</i>)	
26. BSM memberikan perhatian individu kepada nasabah	1 2 3 4 5
27. BSM bertanggung jawab atas privasi nasabah	1 2 3 4 5
28. Karyawan BSM peka terhadap privasi nasabah	1 2 3 4 5
29. Karyawan BSM peka terhadap kebutuhan nasabah	1 2 3 4 5
30. Pelayanan BSM sepenuh hati kepada setiap nasabah	1 2 3 4 5

BAGIAN III : KUALITAS PELAYANAN DAN KEPUASAN NASABAH SECARA KESELURUHAN

31. Secara umum, bagaimana kualitas yang diberikan Bank Syariah Mandiri kepada nasabahnya.

1	2	3	4	5
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Sangat Buruk

Sangat Baik

- 32 Secara umum, bagaimana perasaan Anda atas pelayanan yang diberikan oleh Bank Syariah Mandiri

1	2	3	4	5
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Sangat Tidak Puas

Sangat Puas

BAGIAN IV : PERILAKU POST PURCHASE BEHAVIOR

Di bawah ini terdapat pernyataan-pernyataan yang berkaitan dengan perilaku nasabah setelah menggunakan jasa keuangan **Bank Syariah Mandiri (BSM)**. Seberapa setujukah Anda dengan peryataan-pernyataan berikut, mohon dilingkari salah satu jawaban yang ada

33. Membicarakan hal-hal positif kualitas jasa BSM kepada orang lain

1	2	3	4	5
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Sangat Tidak Setuju

Sangat Setuju

34. Merekomendasikan jasa BSM kepada orang lain

1	2	3	4	5
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Sangat Tidak Setuju

Sangat Setuju

35. Tetap loyal dengan BSM

1	2	3	4	5
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Sangat Tidak Setuju

Sangat Setuju

36. Melakukan bisnis lebih banyak dengan BSM

1	2	3	4	5
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Sangat Tidak Setuju

Sangat Setuju

37. Membayar dengan harga lebih tinggi dibandingkan harga yang ditawarkan oleh competitor/pesaing BSM karena manfaat lain yang ditawarkan oleh BSM.

1	2	3	4	5
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Sangat Tidak Setuju

Sangat Setuju

38. Mengalihkan bisnis kepada competitor/pesaing BSM karena harga yang lebih baik

1	2	3	4	5
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Sangat Tidak Setuju

Sangat Setuju

- 39 Melakukan bisnis lebih sedikit dengan BSM

1	2	3	4	5
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Sangat Tidak Setuju

Sangat Setuju

40. Mengeluh kepada nasabah lain jika mengalami masalah dengan pelayanan BSM

1	2	3	4	5
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Sangat Tidak Setuju

Sangat Setuju

41. Mengadukan kepada lembaga eksternal, misalnya pada lembaga LBH, YLKI atau media massa apabila mengalami masalah dengan pelayanan BSM

1	2	3	4	5
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Sangat Tidak Setuju

Sangat Setuju

BAGIAN V : PROFIL NASABAH BSM

Kami memerlukan informasi tentang anda agar interpretasi data yang diperoleh lebih bermakna. Anda diminta melingkari pilihan satu jawaban yang tersedia di bawah ini.

42. Jenis Kelamin

a. Laki-laki b. Perempuan

43. Usia anda :

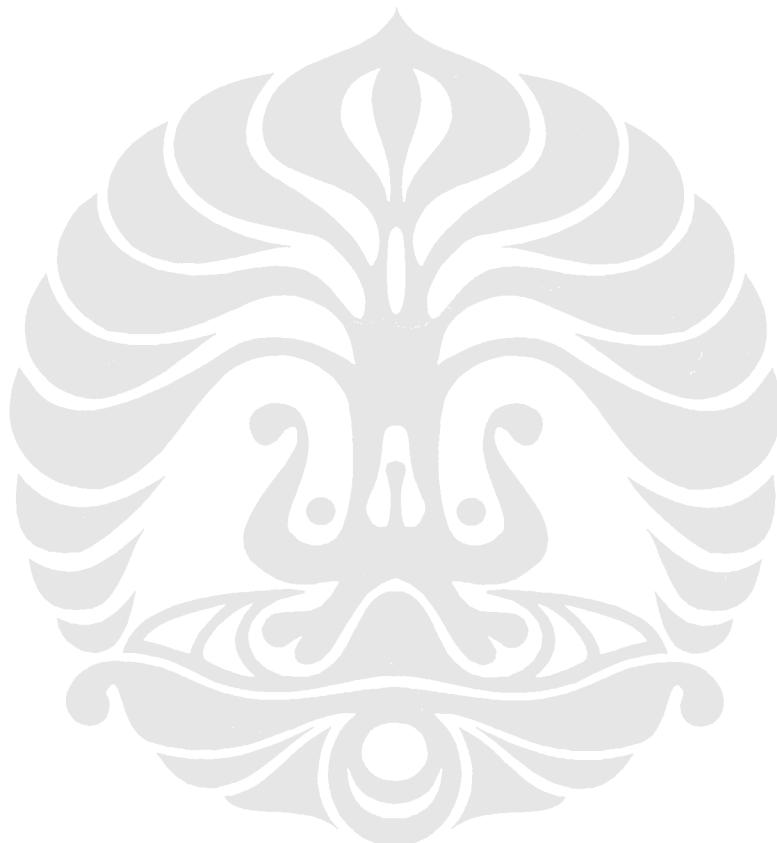
a. < 20 tahun b. 20-29 c. 30-39 d. 40-49 e. ≥ 50 tahun

44. Pendidikan yang ditamatkan:

a. SD b. SMP c. SMA d. D1/D3 e. S1/S2

45. Rata-rata pendapatan per bulan

- a. < 1 juta b. 1-2 Juta c. >2-3 juta d. >3- 5 juta e. > 5 juta
46. Status pernikahan
a. single b. menikah c. janda/duda
47. Pekerjaan :
a. Pegawai negeri b. Karyawan Swasta c Pedagang d. Pengajar
e. Wiraswasta f. Pelajar/mahasiswa g.Lainnya, sebutkan.....



BAGIAN VI : PENDAPAT/SARAN

48. Berikan pendapat tentang prioritas perbaikan pelayanan yang harus dilakukan BSM kepada nasabah!
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.....

49. Hal-hal lain apa saja yang menurut Bapak/Ibu/Saudara ikut berpengaruh dalam menentukan kepuasan nasabah Bank Syariah Mandiri

- 1).....
2).....

50. Fasilitas tambahan lain apa saja yang menurut Bapak/Ibu/saudara butuhkan yang harus diberikan kepada nasabah Bank Syariah Mandiri

- 1).....
2).....

Lampiran 3

Validitas-Correlations-Compliance

Correlations						
	C1	C2	C3	C4	C5	Compliance
C1	Pearson Correlation	1	,307**	,399**	,355**	,363**
	Sig. (2-tailed)		,002	,000	,000	,000
	N	100	100	100	100	100
C2	Pearson Correlation	,307**	1	,324**	,199*	,319**
	Sig. (2-tailed)	,002		,001	,047	,001
	N	100	100	100	100	100
C3	Pearson Correlation	,399**	,324**	1	,338**	,328**
	Sig. (2-tailed)	,000	,001		,001	,001
	N	100	100	100	100	100
C4	Pearson Correlation	,359**	,199*	,338**	1	,485**
	Sig. (2-tailed)	,000	,047	,001		,000
	N	100	100	100	100	100
C5	Pearson Correlation	,363**	,319**	,328**	,485**	1
	Sig. (2-tailed)	,000	,001	,001	,000	
	N	100	100	100	100	100
Compliance	Pearson Correlation	,681**	,683**	,688**	,651**	,725**
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Validitas-Correlations-Tangibles

Correlations						
	T1	T2	T3	T4	T5	Tangible
T1	Pearson Correlation	1	,389**	,361**	,258**	,261**
	Sig. (2-tailed)		,000	,000	,010	,009
	N	100	100	100	100	100
T2	Pearson Correlation	,389**	1	,084	,099	,199*
	Sig. (2-tailed)	,000		,404	,326	,047
	N	100	100	100	100	100
T3	Pearson Correlation	,361**	,084	1	,418**	,388**
	Sig. (2-tailed)	,000	,404		,000	,000
	N	100	100	100	100	100
T4	Pearson Correlation	,258**	,099	,418**	1	,550**
	Sig. (2-tailed)	,010	,326	,000		,000
	N	100	100	100	100	100
T5	Pearson Correlation	,261**	,199*	,388**	,550**	1
	Sig. (2-tailed)	,009	,047	,000		,000
	N	100	100	100	100	100
Tangible	Pearson Correlation	,697**	,573**	,685**	,657**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Validitas-Correlations-Reliability

Correlations

	R1	R2	R3	R4	R5	Reliability
R1	Pearson Correlation	1	,385**	,251*	,299**	,187
	Sig. (2-tailed)		,000	,012	,003	,062
	N	100	100	100	100	100
R2	Pearson Correlation	,385**	1	,428**	,391**	,332**
	Sig. (2-tailed)	,000		,000	,000	,001
	N	100	100	100	100	100
R3	Pearson Correlation	,251*	,428**	1	,439**	,386**
	Sig. (2-tailed)	,012	,000		,000	,000
	N	100	100	100	100	100
R4	Pearson Correlation	,299**	,391**	,439**	1	,440**
	Sig. (2-tailed)	,003	,000	,000		,000
	N	100	100	100	100	100
R5	Pearson Correlation	,187	,332**	,386**	,440**	1
	Sig. (2-tailed)	,062	,001	,000	,000	
	N	100	100	100	100	100
Reliability	Pearson Correlation	,621**	,779**	,681**	,728**	,653**
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Validitas-Correlations- Responsiveness

Correlations

	Rs1	Rs2	Rs3	Rs4	Rs5	Responsiveness
Rs1	Pearson Correlation	1	,460**	,551**	,466**	,263**
	Sig. (2-tailed)		,000	,000	,000	,008
	N	100	100	100	100	100
Rs2	Pearson Correlation	,460**	1	,697**	,485**	,336**
	Sig. (2-tailed)	,000		,000	,000	,001
	N	100	100	100	100	100
Rs3	Pearson Correlation	,551**	,697**	1	,591**	,440**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	100	100	100	100	100
Rs4	Pearson Correlation	,466**	,485**	,591**	1	,498**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	100	100	100	100	100
Rs5	Pearson Correlation	,263**	,336**	,440**	,498**	1
	Sig. (2-tailed)	,008	,001	,000	,000	
	N	100	100	100	100	100
Responsiveness	Pearson Correlation	,699**	,768**	,854**	,799**	,694**
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

Validitas-Correlations-Assurance

Correlations

	A1	A2	A3	A4	A5	Assurance
A1	Pearson Correlation	1	,755**	,541**	,484**	,411**
	Sig. (2-tailed)		,000	,000	,000	,000
	N	100	100	100	100	100
A2	Pearson Correlation	,755**	1	,555**	,566**	,502**
	Sig. (2-tailed)	,000		,000	,000	,000
	N	100	100	100	100	100
A3	Pearson Correlation	,541**	,555**	1	,387**	,431**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	100	100	100	100	100
A4	Pearson Correlation	,484**	,566**	,387**	1	,463**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	100	100	100	100	100
A5	Pearson Correlation	,411**	,502**	,431**	,463**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000
	N	100	100	100	100	100
Assurance	Pearson Correlation	,824**	,866**	,760**	,741**	,706**
	Sig. (2-tailed)	,000	,000	,000	,000	,000
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

Validitas-Correlations-Empathy

Correlations

	E1	E2	E3	E4	E5	Empathy
E1	Pearson Correlation	1	,308**	,307**	,550**	,588**
	Sig. (2-tailed)		,002	,002	,000	,000
	N	100	100	100	100	100
E2	Pearson Correlation	,308**	1	,469**	,254*	,217*
	Sig. (2-tailed)	,002		,000	,011	,030
	N	100	100	100	100	100
E3	Pearson Correlation	,307**	,469**	1	,586**	,329**
	Sig. (2-tailed)	,002	,000		,000	,001
	N	100	100	100	100	100
E4	Pearson Correlation	,550**	,254*	,586**	1	,597**
	Sig. (2-tailed)	,000	,011	,000		,000
	N	100	100	100	100	100
E5	Pearson Correlation	,588**	,217*	,329**	,597**	1
	Sig. (2-tailed)	,000	,030	,001	,000	,000
	N	100	100	100	100	100
Empathy	Pearson Correlation	,779**	,567**	,705**	,824**	,777**
	Sig. (2-tailed)	,000	,000	,000	,000	,000
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Validitas-Correlations-Loyalitas

Correlations

	L1	L2	L3	L4	Loyalitas
L1	Pearson Correlation	1	,694**	,487**	,547**
	Sig. (2-tailed)		,000	,000	,000
	N	100	100	100	100
L2	Pearson Correlation	,694**	1	,575**	,622**
	Sig. (2-tailed)	,000		,000	,000
	N	100	100	100	100
L3	Pearson Correlation	,487**	,575**	1	,631**
	Sig. (2-tailed)	,000	,000		,000
	N	100	100	100	100
L4	Pearson Correlation	,547**	,622**	,631**	1
	Sig. (2-tailed)	,000	,000	,000	,000
	N	100	100	100	100
Loyalitas	Pearson Correlation	,825**	,872**	,802**	,834**
	Sig. (2-tailed)	,000	,000	,000	,000
	N	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

Validitas-Correlations-Respon Eksternal

Correlations

		Respon Eksternal-1	Respon Eksternal-2	Tresp
Respon Eksternal-1	Pearson Correlation	1	,211*	,726**
	Sig. (2-tailed)		,035	,000
	N	100	100	100
Respon Eksternal-2	Pearson Correlation	,211*	1	,826**
	Sig. (2-tailed)	,035		,000
	N	100	100	100
Tresp	Pearson Correlation	,726**	,826**	1
	Sig. (2-tailed)	,000	,000	
	N	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Validitas-Correlations-Pindah

Correlations

		Pindah-1	Pindah-2	TPindah
Pindah-1	Pearson Correlation	1	,383**	,872**
	Sig. (2-tailed)		,000	,000
	N	100	100	100
Pindah-2	Pearson Correlation	,383**	1	,787**
	Sig. (2-tailed)	,000		,000
	N	100	100	100
TPindah	Pearson Correlation	,872**	,787**	1
	Sig. (2-tailed)	,000	,000	
	N	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

Lampiran 4

Reliability Compliance

Reliability Statistics

Cronbach's Alpha	N of Items
,709	5

Item Statistics

	Mean	Std. Deviation	N
C1	4,08	,614	100
C2	3,84	,873	100
C3	3,94	,679	100
C4	4,18	,575	100
C5	4,00	,725	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
C1	15,96	4,059	,500	,650
C2	16,20	3,596	,398	,705
C3	16,10	3,909	,486	,653
C4	15,86	4,223	,474	,662
C5	16,04	3,695	,522	,636

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20,04	5,675	2,382	5

Reliability-Tangible

Reliability Statistics

Cronbach's Alpha	N of Items
,669	5

Item Statistics

	Mean	Std. Deviation	N
T1	3,82	,809	100
T2	3,92	,918	100
T3	3,47	,881	100
T4	3,87	,661	100
T5	3,71	,756	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
T1	14,97	4,716	,480	,590
T2	14,87	5,104	,268	,696
T3	15,32	4,624	,437	,611
T4	14,92	5,185	,476	,602
T5	15,08	4,822	,501	,584

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18,79	7,056	2,656	5

Reliability-Reliability**Reliability Statistics**

Cronbach's Alpha	N of Items
,722	5

Item Statistics

	Mean	Std. Deviation	N
R1	3,89	,695	100
R2	3,73	,908	100
R3	4,03	,540	100
R4	4,00	,682	100
R5	3,93	,640	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
R1	15,69	4,256	,392	,710
R2	15,85	3,260	,542	,659
R3	15,55	4,371	,531	,668
R4	15,58	3,923	,546	,650
R5	15,65	4,250	,456	,686

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19,58	5,862	2,421	5

Reliability-Responsiveness

Reliability Statistics

Cronbach's Alpha	N of Items
,816	5

Item Statistics

	Mean	Std. Deviation	N
Rs1	3,52	,611	100
Rs2	4,01	,628	100
Rs3	3,74	,676	100
Rs4	3,79	,671	100
Rs5	3,84	,775	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Rs1	15,38	4,743	,541	,799
Rs2	14,89	4,483	,632	,774
Rs3	15,16	4,055	,751	,736
Rs4	15,11	4,261	,666	,762
Rs5	15,06	4,400	,478	,826

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18,90	6,556	2,560	5

Reliability-Assurance

Reliability Statistics

Cronbach's Alpha	N of Items
,838	5

Item Statistics

	Mean	Std. Deviation	N
A1	4,21	,640	100
A2	4,24	,605	100
A3	3,90	,674	100
A4	4,00	,620	100
A5	3,92	,563	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
A1	16,06	3,714	,702	,787
A2	16,03	3,686	,776	,767
A3	16,37	3,831	,595	,819
A4	16,27	4,017	,586	,820
A5	16,35	4,250	,555	,827

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20,27	5,856	2,420	5

Reliability-Empathy

Item Statistics

Reliability Statistics

Cronbach's Alpha	N of Items
,786	5

	Mean	Std. Deviation	N
E1	3,71	,729	100
E2	4,06	,528	100
E3	3,76	,588	100
E4	3,72	,653	100
E5	3,79	,729	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
E1	15,33	3,516	,603	,733
E2	14,98	4,545	,387	,795
E3	15,28	4,062	,543	,753
E4	15,32	3,553	,698	,700
E5	15,25	3,523	,600	,735

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19,04	5,695	2,386	5

Reliability-Loyalitas

Reliability Statistics

Cronbach's Alpha	N of Items
,853	4

Item Statistics

	Mean	Std. Deviation	N
L1	3,80	,739	100
L2	3,77	,737	100
L3	3,78	,690	100
L4	3,57	,685	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
L1	11,12	3,299	,673	,823
L2	11,15	3,139	,754	,787
L3	11,14	3,495	,650	,831
L4	11,35	3,402	,704	,810

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14,92	5,650	2,377	4

Lampiran 5

Regression

Descriptive Statistics

	Mean	Std. Deviation	N
Kepuasan Nasabah	4,00	,696	100
Compliance	20,04	2,382	100
Tangible	18,79	2,656	100
Reliability	19,58	2,421	100
Responsiveness	18,90	2,560	100
Assurance	20,27	2,420	100
Empathy	19,04	2,386	100

Correlation

	Kepuasan Nasabah	Compliance	Tangible	Reliability	Responsiveness	Assurance	Empathy
Pearson Correlation	1,00	,36	,66	,64	,21	,65	,60
	Kepuasan Nasabah	1,00	,13	,26	,08	,22	,13
	Compliance	,36	1,00	,13	,26	,08	,22
	Tangible	,66	,13	1,00	,51	,25	,50
	Reliability	,64	,26	,51	1,00	,16	,53
	Responsiveness	,21	,08	,25	,16	1,00	,12
	Assurance	,65	,22	,50	,53	,12	1,00
Sig. (1-tailed)	Kepuasan Nasabah	,60	,13	,57	,42	,22	,48
	Compliance	,00	,00	,00	,01	,00	,00
	Tangible	,00	,09	,00	,20	,01	,09
	Reliability	,00	,00	,00	,00	,00	,00
	Responsiveness	,01	,20	,00	,05	,11	,01
	Assurance	,00	,01	,00	,00	,11	,00
	Empathy	,00	,09	,00	,00	,01	,00
N	Kepuasan Nasabah	100	100	100	100	100	100
	Compliance	100	100	100	100	100	100
	Tangible	100	100	100	100	100	100
	Reliability	100	100	100	100	100	100
	Responsiveness	100	100	100	100	100	100
	Assurance	100	100	100	100	100	100
	Empathy	100	100	100	100	100	100

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Empathy, Compliance, Responsiveness, Reliability, Assurance ^a , Tangible		Enter

a. All requested variables entered.

b. Dependent Variable: Kepuasan Total

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,826 ^a	,682	,662	,405	1,918

a. Predictors: (Constant), Empathy, Compliance, Responsiveness, Reliability, Assurance, Tangible

b. Dependent Variable: Kepuasan Nasabah

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32,753	6	5,459	33,297	
	Residual	15,247	93	,164		
	Total	48,000	99			

a. Predictors: (Constant), Empathy, Compliance, Responsiveness, Reliability, Assurance, Tangible

b. Dependent Variable: Kepuasan Nasabah

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-2,372	,525		-4,521	,000		
Compliance	,054	,018	,184	3,013	,003	,917	1,091
Tangible	,072	,021	,273	3,441	,001	,543	1,843
Reliability	,065	,022	,227	3,024	,003	,606	1,651
Responsiveness	,005	,017	,017	,277	,783	,920	1,087
Assurance	,074	,022	,258	3,439	,001	,606	1,652
Empathy	,057	,022	,194	2,587	,011	,607	1,648

a. Dependent Variable: Kepuasan Nasabah

Collinearity Diagnostics

Model Dimension	Eigenvalue	Condition Index	Variance Proportions							
			(Constant)	Compliance	Tangible	Reliability	Responsiveness	Assurance	Empathy	Other
1 1	6,939	1,000	,00	,00	,00	,00	,00	,00	,00	,00
2	,018	19,66	,02	,09	,11	,03	,38	,04	,04	
3	,016	21,10	,01	,37	,06	,01	,38	,01	,02	
4	,008	28,82	,00	,10	,02	,48	,05	,06	,43	
5	,008	30,11	,03	,17	,62	,01	,00	,30	,16	
6	,006	33,11	,00	,00	,15	,47	,00	,51	,28	
7	,005	38,29	,95	,26	,03	,00	,18	,08	,07	

a. Dependent Variable: Kepuasan Nasabah

Residuals Statistics^a

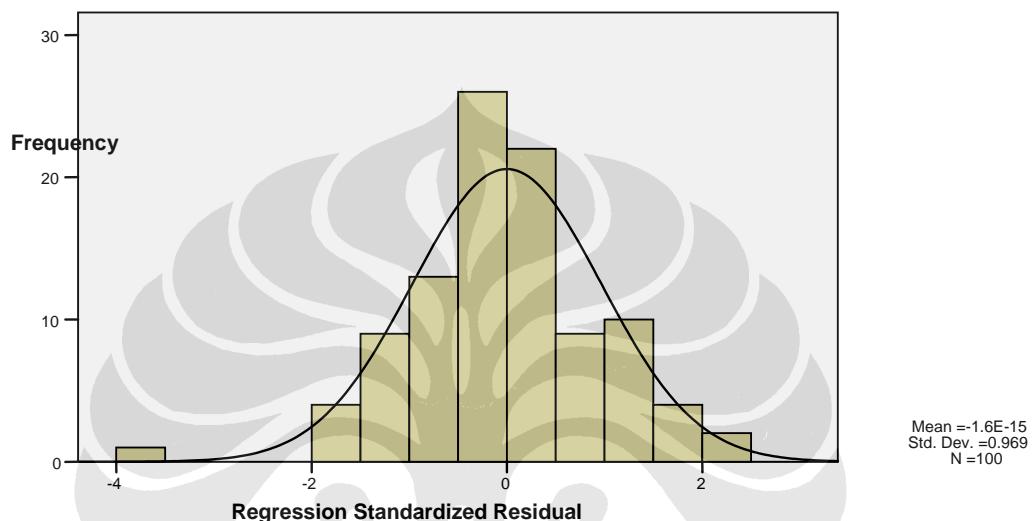
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2,53	5,51	4,00	,575	100
Std. Predicted Value	-2,559	2,632	,000	1,000	100
Standard Error of Predicted Value	,053	,180	,103	,028	100
Adjusted Predicted Value	2,73	5,59	4,00	,572	100
Residual	-1,528	,936	,000	,392	100
Std. Residual	-3,774	2,312	,000	,969	100
Stud. Residual	-4,212	2,474	-,004	1,019	100
Deleted Residual	-1,904	1,072	-,003	,435	100
Stud. Deleted Residual	-4,657	2,546	-,007	1,046	100
Mahal. Distance	,717	18,544	5,940	3,793	100
Cook's Distance	,000	,623	,016	,064	100
Centered Leverage Value	,007	,187	,060	,038	100

a. Dependent Variable: Kepuasan Nasabah

Charts

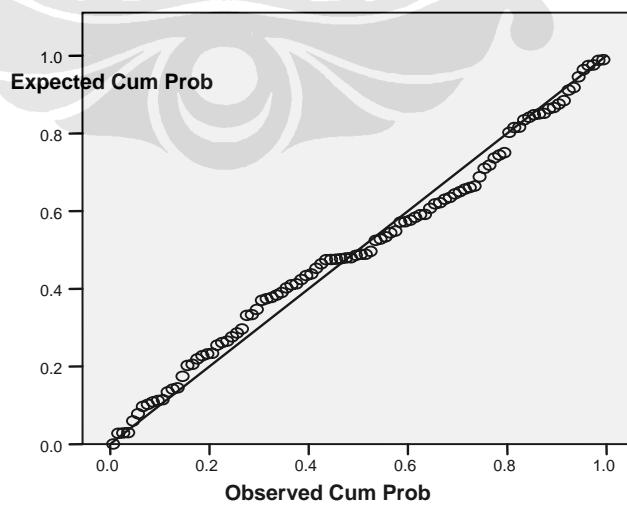
Histogram

Dependent Variable: Kepuasan Nasabah



Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Kepuasan Nasabah



Means

Case Processing Summary

	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
Kepuasan Total *						
Compliance	100	100,0%	0	,0%	100	100,0%
Kepuasan Total *						
Tangible	100	100,0%	0	,0%	100	100,0%
Kepuasan Total *						
Reliability	100	100,0%	0	,0%	100	100,0%
Kepuasan Total *						
Responsiveness	100	100,0%	0	,0%	100	100,0%
Kepuasan Total *						
Assurance	100	100,0%	0	,0%	100	100,0%
Kepuasan Total *						
Empathy	100	100,0%	0	,0%	100	100,0%

Kepuasan Nasabah * Compliance

Report

Kepuasan Total

Compliance	Mean	N	Std. Deviation
14	3,00	1	.
15	3,50	4	,577
16	3,00	4	1,414
17	4,00	5	,000
18	3,88	8	,354
19	3,85	13	,555
20	4,03	29	,680
21	4,29	7	,756
22	4,14	14	,770
23	4,29	7	,488
24	4,50	6	,548
25	4,00	2	,000
Total	4,00	100	,696

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Kepuasan Total	Between Groups	(Combined)	9,396	11	,854	1,947
* Compliance	Linearity	6,408	1	6,408	14,606	,000
	Deviation from Linear	2,988	10	,299	,681	,739
	Within Groups	38,604	88	,439		
	Total	48,000	99			

Measures of Association

	R	R Squared	Eta	Eta Squared
Kepuasan Total *				
Compliance	,365	,133	,442	,196

Kepuasan Nasabah * Tangible

Report

Kepuasan Total

Tangible	Mean	N	Std. Deviation
13	3,00	1	.
14	3,50	4	1,000
15	2,86	7	,900
16	3,25	4	,500
17	3,81	16	,403
18	4,05	19	,405
19	3,90	10	,316
20	4,19	16	,544
21	4,43	7	,535
22	4,33	6	,516
23	4,80	5	,447
24	5,00	2	,000
25	5,00	3	,000
Total	4,00	100	,696

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Kepuasan Total	Between Groups	(Combined)	24,823	12	2,069	7,765 ,000
* Tangible	Groups	Linearity	20,958	1	20,958	78,670 ,000
		Deviation from Linea	3,865	11	,351	1,319 ,228
	Within Groups		23,177	87	,266	
	Total		48,000	99		

Measures of Association

	R	R Squared	Eta	Eta Squared
Kepuasan Total * Tangible	,661	,437	,719	,517

Kepuasan Nasabah * Reliability

Report

Kepuasan Total

Reliability	Mean	N	Std. Deviation
15	2,33	3	1,155
16	3,00	5	,000
17	3,40	15	,632
18	4,09	11	,302
19	4,07	14	,267
20	4,09	23	,417
21	4,33	9	,500
22	4,75	8	,463
23	4,75	4	,500
24	4,33	3	,577
25	4,40	5	,548
Total	4,00	100	,696

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Kepuasan Total	Between Groups	(Combined)	27,953	10	2,795	12,410 ,000
* Reliability	Groups	Linearity	19,727	1	19,727	87,581 ,000
		Deviation from Lin	8,226	9	,914	1,575 ,092
	Within Groups		20,047	89	,225	
	Total		48,000	99		

Measures of Association

	R	R Squared	Eta	Eta Squared
Kepuasan Total * Reliability	,641	,411	,763	,582

Kepuasan Nasabah * Responsiveness

Report

Kepuasan Total

Responsiveness	Mean	N	Std. Deviation
11	5,00	1	.
12	3,00	1	.
14	3,00	2	,000
15	3,33	6	,516
16	4,17	6	,408
17	3,63	8	,518
18	3,82	17	,728
19	4,14	14	,363
20	4,17	29	,468
21	4,67	3	,577
22	4,67	3	,577
23	4,57	7	,535
25	2,67	3	1,528
Total	4,00	100	,696

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Kepuasan Tot Between Groups	(Combined)	19,921	12	1,660	5,144	,000
	Linearity	2,225	1	2,225	6,894	,010
	Deviation from Lin	17,696	11	1,609	1,685	,087
Within Groups		28,079	87	,323		
Total		48,000	99			

Measures of Association

	R	R Squared	Eta	Eta Squared
Kepuasan Total * Responsiveness	,215	,046	,644	,415

Kepuasan Nasabah * Assurance

Report

Kepuasan Total

Assurance	Mean	N	Std. Deviation
13	1,00	1	.
15	3,00	3	,000
16	4,00	1	.
17	3,63	8	,518
18	3,33	6	,516
19	3,80	10	,632
20	4,00	38	,465
21	4,00	4	,000
22	4,29	7	,488
23	4,40	10	,699
24	4,78	9	,441
25	4,67	3	,577
Total	4,00	100	,696

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Kepuasan Tot	Between (Combined)	25,141	11	2,286	8,799	,000
* Assurance	Groups Linearity	20,495	1	20,495	78,898	,000
	Deviation from Line	4,646	10	,465	1,789	,074
	Within Groups	22,859	88	,260		
	Total	48,000	99			

Measures of Association

	R	R Squared	Eta	Eta Squared
Kepuasan Total * Assurance	,653	,427	,724	,524

Kepuasan Nasabah * Empathy

Report

Kepuasan Total

Empathy	Mean	N	Std. Deviation
14	3,00	1	.
15	3,43	7	,787
16	3,00	11	,775
17	4,00	7	,000
18	3,92	12	,289
19	4,25	8	,463
20	4,14	37	,536
21	4,50	8	,535
22	4,00	2	,000
23	5,00	2	,000
24	5,00	1	.
25	4,75	4	,500
Total	4,00	100	,696

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Kepuasan Total	Between Groups	22,795	11	2,072	7,235	,000
* Empathy	Linearity	17,383	1	17,383	60,688	,000
	Deviation from Linearity	5,412	10	,541	1,890	,057
	Within Groups	25,205	88	,286		
	Total	48,000	99			

Measures of Association

	R	R Squared	Eta	Eta Squared
Kepuasan Total * Empathy	,602	,362	,689	,475

Lampiran 6

Uji Chi Square Kualitas Pelayanan dengan Prilaku Post Purchase Behavior

L1 * Kualitas Pelayanan

Tabel 4.9.1 a. Hubungan Antara Kualitas Pelayanan dengan Loyalitas 1

	L1	2	Kualitas Pelayanan			Total	
			3	4	5		
Count	L1	2	3	1	0	4	
% of Total			3,0%	1,0%	,0%	4,0%	
Count	L1	3	11	15	1	27	
% of Total			11,0%	15,0%	1,0%	27,0%	
Count	L1	4	3	43	8	54	
% of Total			3,0%	43,0%	8,0%	54,0%	
Count	L1	5	0	4	11	15	
% of Total			,0%	4,0%	11,0%	15,0%	
Total			17	63	20	100	
% of Total			17,0%	63,0%	20,0%	100,0%	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	56,690 ^a	6	,000
Likelihood Ratio	49,480	6	,000
Linear-by-Linear Association	37,837	1	,000
N of Valid Cases	100		

a. 6 cells (50,0%) have expected count less than 5. The minimum expected count is ,68.

Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal Contingency Coefficient	,601	,000
N of Valid Cases	100	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

L2 * Kualitas Pelayanan

Crosstab

		Kualitas Total			Total	
		3	4	5		
L2	2	Count	2	1	0	3
		% of Total	2,0%	1,0%	,0%	3,0%
	3	Count	10	17	5	32
		% of Total	10,0%	17,0%	5,0%	32,0%
	4	Count	5	39	6	50
		% of Total	5,0%	39,0%	6,0%	50,0%
	5	Count	0	6	9	15
		% of Total	,0%	6,0%	9,0%	15,0%
Total		Count	17	63	20	100
		% of Total	17,0%	63,0%	20,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30,633 ^a	6	,000
Likelihood Ratio	27,650	6	,000
Linear-by-Linear Association	17,444	1	,000
N of Valid Cases	100		

- a. 5 cells (41,7%) have expected count less than 5. The minimum expected count is ,51.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,484	,000
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
 b. Using the asymptotic standard error assuming the null hypothesis.

L3 * Kualitas Pelayanan

Crosstab

		Kualitas Total			Total	
		3	4	5		
L3	2	Count	1	1	0	2
		% of Total	1,0%	1,0%	,0%	2,0%
3	Count	10	18	3	31	
		% of Total	10,0%	18,0%	3,0%	31,0%
4	Count	6	41	7	54	
		% of Total	6,0%	41,0%	7,0%	54,0%
5	Count	0	3	10	13	
		% of Total	,0%	3,0%	10,0%	13,0%
Total		Count	17	63	20	100
		% of Total	17,0%	63,0%	20,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	38,183 ^a	6	,000
Likelihood Ratio	32,259	6	,000
Linear-by-Linear Association	21,983	1	,000
N of Valid Cases	100		

- a. 5 cells (41,7%) have expected count less than 5. The minimum expected count is ,34.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,526	,000
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
 b. Using the asymptotic standard error assuming the null hypothesis.

L4 * Kualitas Pelayanan

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20,677 ^a	6	,002
Likelihood Ratio	18,008	6	,006
Linear-by-Linear Association	10,186	1	,001
N of Valid Cases	100		

a. 6 cells (50,0%) have expected count less than 5. The minimum expected count is ,68.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,414	,002
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

Bayar Lebih * Kualitas Pelayanan

Crosstab

			Kualitas Total			Total
			3	4	5	
Bayar Lebih	1	Count	0	1	1	2
		% of Total	,0%	1,0%	1,0%	2,0%
	2	Count	2	6	1	9
		% of Total	2,0%	6,0%	1,0%	9,0%
	3	Count	12	38	11	61
		% of Total	12,0%	38,0%	11,0%	61,0%
	4	Count	3	16	5	24
		% of Total	3,0%	16,0%	5,0%	24,0%
	5	Count	0	2	2	4
		% of Total	,0%	2,0%	2,0%	4,0%
Total		Count	17	63	20	100
		% of Total	17,0%	63,0%	20,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5,125 ^a	8	,744
Likelihood Ratio	5,430	8	,711
Linear-by-Linear Association	,986	1	,321
N of Valid Cases	100		

a. 10 cells (66,7%) have expected count less than 5. The minimum expected count is ,34.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,221	,744
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

Pindah-1 * Kualitas Pelayanan

Crosstab

			Kualitas Total			Total
			3	4	5	
Respon Eksternal-1	1	Count	1	5	4	10
		% of Total	1,0%	5,0%	4,0%	10,0%
	2	Count	6	26	7	39
		% of Total	6,0%	26,0%	7,0%	39,0%
	3	Count	7	28	6	41
		% of Total	7,0%	28,0%	6,0%	41,0%
	4	Count	3	4	2	9
		% of Total	3,0%	4,0%	2,0%	9,0%
	5	Count	0	0	1	1
		% of Total	,0%	,0%	1,0%	1,0%
Total		Count	17	63	20	100
		% of Total	17,0%	63,0%	20,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9,481 ^a	8	,303
Likelihood Ratio	8,120	8	,422
Linear-by-Linear Association	,809	1	,368
N of Valid Cases	100		

a. 7 cells (46,7%) have expected count less than 5. The minimum expected count is ,17.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,294	,303
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

Pindah-2 * Kualitas Pelayanan

Crosstab

		Kualitas Total			Total
		3	4	5	
Pindah-2	1	Count	0	3	1
		% of Total	,0%	3,0%	1,0%
	2	Count	1	19	6
		% of Total	1,0%	19,0%	6,0%
	3	Count	10	35	11
		% of Total	10,0%	35,0%	11,0%
	4	Count	5	5	1
		% of Total	5,0%	5,0%	1,0%
	5	Count	1	1	1
		% of Total	1,0%	1,0%	1,0%
Total		Count	17	63	20
		% of Total	17,0%	63,0%	20,0%
					100
					100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11,627 ^a	8	,169
Likelihood Ratio	11,994	8	,151
Linear-by-Linear Association	4,752	1	,029
N of Valid Cases	100		

a. 9 cells (60,0%) have expected count less than 5. The minimum expected count is ,51.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,323	,169
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

Respon Eksternal-1 * Kualitas Pelayanan

Crosstab

		Kualitas Total			Total	
		3	4	5		
Pindah-1	1	Count	0	6	2	8
		% of Total	,0%	6,0%	2,0%	8,0%
	2	Count	3	16	7	26
		% of Total	3,0%	16,0%	7,0%	26,0%
	3	Count	5	29	8	42
		% of Total	5,0%	29,0%	8,0%	42,0%
	4	Count	6	10	2	18
		% of Total	6,0%	10,0%	2,0%	18,0%
	5	Count	3	2	1	6
		% of Total	3,0%	2,0%	1,0%	6,0%
Total		Count	17	63	20	100
		% of Total	17,0%	63,0%	20,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12,044 ^a	8	,149
Likelihood Ratio	11,819	8	,159
Linear-by-Linear Association	6,657	1	,010
N of Valid Cases	100		

a. 8 cells (53,3%) have expected count less than 5. The minimum expected count is 1,02.

Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal Contingency Coefficient	,328	,149
N of Valid Cases	100	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

Respon Eksternal-2 * Kualitas Pelayanan

Crosstab

		Kualitas Total			Total	
		3	4	5		
Respon Eksternal-2	1	Count	0	5	3	8
		% of Total	,0%	5,0%	3,0%	8,0%
	2	Count	5	20	5	30
		% of Total	5,0%	20,0%	5,0%	30,0%
	3	Count	9	22	6	37
		% of Total	9,0%	22,0%	6,0%	37,0%
	4	Count	3	12	4	19
		% of Total	3,0%	12,0%	4,0%	19,0%
	5	Count	0	4	2	6
		% of Total	,0%	4,0%	2,0%	6,0%
Total		Count	17	63	20	100
		% of Total	17,0%	63,0%	20,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5,917 ^a	8	,657
Likelihood Ratio	7,844	8	,449
Linear-by-Linear Association	,008	1	,929
N of Valid Cases	100		

a. 7 cells (46,7%) have expected count less than 5. The minimum expected count is 1,02.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,236	,657
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

Lampiran 7

Uji Chi Square Kepuasan Nasabah dengan Prilaku Post Purchase Behavior

L1 * Kepuasan Nasabah

Crosstab

		Kepuasan Total				Total
		1	3	4	5	
L1	2	Count	0	2	2	0
		% of Total	,0%	2,0%	2,0%	,0%
	3	Count	0	10	15	2
		% of Total	,0%	10,0%	15,0%	2,0%
	4	Count	1	5	39	9
		% of Total	1,0%	5,0%	39,0%	9,0%
	5	Count	0	1	4	10
		% of Total	,0%	1,0%	4,0%	10,0%
Total		Count	1	18	60	21
		% of Total	1,0%	18,0%	60,0%	21,0%
						100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	34,798 ^a	9	,000
Likelihood Ratio	30,827	9	,000
Linear-by-Linear Association	16,844	1	,000
N of Valid Cases	100		

a. 10 cells (62,5%) have expected count less than 5. The minimum expected count is ,04.

Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal Contingency Coefficient	,508	,000
N of Valid Cases	100	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

L2 * Kepuasan Nasabah

Crosstab

		Kepuasan Total				Total	
		1	3	4	5		
L2	2	Count	0	2	1	0	3
		% of Total	,0%	2,0%	1,0%	,0%	3,0%
3	Count	0	9	19	4	32	
		% of Total	,0%	9,0%	19,0%	4,0%	32,0%
4	Count	1	6	34	9	50	
		% of Total	1,0%	6,0%	34,0%	9,0%	50,0%
5	Count	0	1	6	8	15	
		% of Total	,0%	1,0%	6,0%	8,0%	15,0%
Total		Count	1	18	60	21	100
		% of Total	1,0%	18,0%	60,0%	21,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20,144 ^a	9	,017
Likelihood Ratio	17,864	9	,037
Linear-by-Linear Association	9,831	1	,002
N of Valid Cases	100		

a. 9 cells (56,3%) have expected count less than 5. The minimum expected count is ,03.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,409	,017
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

L3 * Kepuasan Nasabah

Crosstab

		Kepuasan Total				Total	
		1	3	4	5		
L3	2	Count	0	1	1	0	2
		% of Total	,0%	1,0%	1,0%	,0%	2,0%
3	Count	1	11	17	2	31	
		% of Total	1,0%	11,0%	17,0%	2,0%	31,0%
4	Count	0	6	36	12	54	
		% of Total	,0%	6,0%	36,0%	12,0%	54,0%
5	Count	0	0	6	7	13	
		% of Total	,0%	,0%	6,0%	7,0%	13,0%
Total		Count	1	18	60	21	100
		% of Total	1,0%	18,0%	60,0%	21,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23,640 ^a	9	,005
Likelihood Ratio	24,362	9	,004
Linear-by-Linear Association	19,287	1	,000
N of Valid Cases	100		

a. 9 cells (56,3%) have expected count less than 5. The minimum expected count is ,02.

Symmetric Measures

	Contingency Coefficient	Value	Approx. Sig.
Nominal by Nominal		,437	,005
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

L4 * Kepuasan Nasabah

Crosstab

		Kepuasan Total				Total	
		1	3	4	5		
L4	2	Count	0	2	2	0	4
		% of Total	,0%	2,0%	2,0%	,0%	4,0%
3	Count	1	11	22	8	42	
		% of Total	1,0%	11,0%	22,0%	8,0%	42,0%
4	Count	0	5	33	9	47	
		% of Total	,0%	5,0%	33,0%	9,0%	47,0%
5	Count	0	0	3	4	7	
		% of Total	,0%	,0%	3,0%	4,0%	7,0%
Total		Count	1	18	60	21	100
		% of Total	1,0%	18,0%	60,0%	21,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14,877 ^a	9	,094
Likelihood Ratio	15,250	9	,084
Linear-by-Linear Association	8,692	1	,003
N of Valid Cases	100		

- a. 10 cells (62,5%) have expected count less than 5. The minimum expected count is ,04.

Symmetric Measures

	Contingency Coefficient	Value	Approx. Sig.
Nominal by Nominal		,360	,094
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

Bayar Lebih * Kepuasan Nasabah

Crosstab

		Kepuasan Total				Total
		1	3	4	5	
Bayar Lebih	1 Count	0	0	1	1	2
	% of Total	,0%	,0%	1,0%	1,0%	2,0%
	2 Count	0	2	4	3	9
	% of Total	,0%	2,0%	4,0%	3,0%	9,0%
	3 Count	1	14	35	11	61
	% of Total	1,0%	14,0%	35,0%	11,0%	61,0%
	4 Count	0	2	18	4	24
	% of Total	,0%	2,0%	18,0%	4,0%	24,0%
Total	5 Count	0	0	2	2	4
	% of Total	,0%	,0%	2,0%	2,0%	4,0%
	Count	1	18	60	21	100
	% of Total	1,0%	18,0%	60,0%	21,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8,843 ^a	12	,716
Likelihood Ratio	9,741	12	,639
Linear-by-Linear Association	,348	1	,555
N of Valid Cases	100		

- a. 14 cells (70,0%) have expected count less than 5. The minimum expected count is ,02.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,285	,716
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

Pindah-1 * Kepuasan Nasabah

Crosstab

		Kepuasan Total				Total
		1	3	4	5	
Respon Eksternal-1	1 Count	0	0	4	6	10
	% of Total	,0%	,0%	4,0%	6,0%	10,0%
	2 Count	0	6	28	5	39
	% of Total	,0%	6,0%	28,0%	5,0%	39,0%
	3 Count	0	10	24	7	41
	% of Total	,0%	10,0%	24,0%	7,0%	41,0%
	4 Count	1	2	4	2	9
	% of Total	1,0%	2,0%	4,0%	2,0%	9,0%
	5 Count	0	0	0	1	1
	% of Total	,0%	,0%	,0%	1,0%	1,0%
Total		1	18	60	21	100
		1,0%	18,0%	60,0%	21,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	27,572 ^a	12	,006
Likelihood Ratio	21,184	12	,048
Linear-by-Linear Association	4,307	1	,038
N of Valid Cases	100		

- a. 12 cells (60,0%) have expected count less than 5. The minimum expected count is ,01.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,465	,006
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

Pindah-2 * Kepuasan Nasabah

Crosstab

		Kepuasan Total				Total	
		1	3	4	5		
Pindah-2	1	Count	0	0	2	2	4
		% of Total	,0%	,0%	2,0%	2,0%	4,0%
	2	Count	0	3	16	7	26
		% of Total	,0%	3,0%	16,0%	7,0%	26,0%
	3	Count	0	11	35	10	56
		% of Total	,0%	11,0%	35,0%	10,0%	56,0%
	4	Count	1	3	6	1	11
		% of Total	1,0%	3,0%	6,0%	1,0%	11,0%
Total	5	Count	0	1	1	1	3
		% of Total	,0%	1,0%	1,0%	1,0%	3,0%
		Count	1	18	60	21	100
		% of Total	1,0%	18,0%	60,0%	21,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14,220 ^a	12	,287
Likelihood Ratio	10,968	12	,532
Linear-by-Linear Association	5,612	1	,018
N of Valid Cases	100		

a. 14 cells (70,0%) have expected count less than 5. The minimum expected count is ,03.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,353	,287
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

Respon Eksternal-1 * Kepuasan Nasabah

Crosstab

		Kepuasan Total				Total	
		1	3	4	5		
Pindah-1	1	Count	0	0	4	4	8
		% of Total	,0%	,0%	4,0%	4,0%	8,0%
	2	Count	0	4	17	5	26
		% of Total	,0%	4,0%	17,0%	5,0%	26,0%
	3	Count	0	4	30	8	42
		% of Total	,0%	4,0%	30,0%	8,0%	42,0%
	4	Count	0	8	8	2	18
		% of Total	,0%	8,0%	8,0%	2,0%	18,0%
	5	Count	1	2	1	2	6
		% of Total	1,0%	2,0%	1,0%	2,0%	6,0%
Total		Count	1	18	60	21	100
		% of Total	1,0%	18,0%	60,0%	21,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35,027 ^a	12	,000
Likelihood Ratio	24,566	12	,017
Linear-by-Linear Association	9,229	1	,002
N of Valid Cases	100		

a. 14 cells (70,0%) have expected count less than 5. The minimum expected count is ,06.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,509	,000
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

Respon Eksternal-2 * Kepuasan Nasabah

Crosstab

		Kepuasan Total				Total
		1	3	4	5	
Respon Eksternal-2	1 Count	0	1	2	5	8
	% of Total	,0%	1,0%	2,0%	5,0%	8,0%
	2 Count	0	5	20	5	30
	% of Total	,0%	5,0%	20,0%	5,0%	30,0%
	3 Count	0	7	25	5	37
	% of Total	,0%	7,0%	25,0%	5,0%	37,0%
	4 Count	0	5	9	5	19
	% of Total	,0%	5,0%	9,0%	5,0%	19,0%
Total	5 Count	1	0	4	1	6
	% of Total	1,0%	,0%	4,0%	1,0%	6,0%
Total		1	18	60	21	100
		1,0%	18,0%	60,0%	21,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28,542 ^a	12	,005
Likelihood Ratio	17,844	12	,121
Linear-by-Linear Association	2,891	1	,089
N of Valid Cases	100		

- a. 13 cells (65,0%) have expected count less than 5. The minimum expected count is ,06.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	,471	,005
N of Valid Cases		100	

- a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

