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## KUISIONER PENELITIAN

### A. Identitas Responden

- Umur :  20-30 Tahun  31-40 Tahun  
 41 – 50 Tahun  Di atas 50 Tahun
- Status :  Menikah  Belum Menikah  
 Duda / Janda
- Jenis Kelamin :  Laki -Laki  
 Perempuan
- Pendidikan :  SLTA / SMA/ MA  DIPLOMA  
 S1  S2  
 S3
- Pekerjaan :  PNS / ASN  Mahasiswa  
 Swasta /  Rumah Tangga

Lama menabung di Bank Syariah :

- Lebih dari 1 Tahun  Antara 2-3 Tahun  
 Antara 3-5 Tahun  Lebih dari 5 Tahun



## B. Pertanyaan untuk penggalian data

### PETUNJUK PENGISIAN

Isilah angka **1 sampai 10** pada kotak tersedia berdasarkan persepsi Bapak/Ibu. Angka tersebut **menunjukkan tingkat kesetujuan** Bapak/Ibu terhadap pernyataan yang diajukan. Semakin **mendekati angka 10** berarti Bapak/Ibu **sangat setuju** terhadap pernyataan tersebut, Sebaliknya semakin **mendekati angka 1** berarti Bapak/Ibu **sangat tidak setuju** dengan pernyataan tersebut.

Contoh :

Pegawai Bank Syariah sangat Ramah

8

### PERTANYAAN

I. CUSTOMER EXPERIENCE	
❖ <b>Sense</b>	Nilai
1. Suasana Kantor Bank Syariah tenang dan enak di pandang	
2. Tampilan Pegawai dan Nasabah Bank Syariah Sopan (aurat tertutup) dan Santun	
❖ <b>Feel</b>	Nilai
3. Saya merasa aman bertansaksi menggunakan Bank Syariah	
4. Menabung di Bank Syariah membuat hati saya tenang / nyaman	
❖ <b>Think</b>	Nilai
5. Menabung di Bank Syariah merangsang rasa ingin tahu saya terhadap produk lain / akad-akad lain yang ditawarkan.	
6. Akad-akad di Bank Syariah membuat saya penasaran	
❖ <b>Act</b>	Nilai
7. Menabung di Bank Syariah menjadi (salah satu) aspek bagian dari gaya hidup saya.	
Perilaku pegawai (seperti : mengucapkan "salam") di Bank Syariah memberikan inspirasi positif bagi saya	
elate	Nilai



9. Pengalaman bertransaksi di Bank Syariah merangsang untuk menerapkan “prinsip ekonomi Islam” pada diri pribadi (individu) saya	
10. Saya sering menemukan Seminar atau diskusi publik tentang Bank Syariah	

<b>II. CUSTOMER ENGAGEMENT</b>	
<b>❖ Identification</b>	Nilai
1. Saya merasa bahagia / Senang, ketika ada seseorang yang memuji Bank Syariah	
2. Ketika Bank Syariah berhasil dan Sukses, saya merasa Bangga	
<b>❖ Enthusiasm</b>	Nilai
3. Saya sangat antusias untuk menabung di Bank Syariah	
<b>❖ Attention</b>	Nilai
4. Saya suka membaca artikel-artikel, pendapat para Ulama atau para ahli tentang Bank Syariah	
5. Saya memberikan perhatian yang lebih terhadap Bank Syariah di bandingkan Bank Lainnya	
<b>❖ Absorption</b>	Nilai
6. Ketika saya sudah terlanjur menjadi nasabah Bank Syariah, saya sulit untuk lepas dari Bank Syariah (berhenti jadi nasabah)	
7. Ketika saya membicarakan / berdiskusi / membaca tentang Bank Syariah, saya terbawa suasana	
<b>❖ Interaction</b>	Nilai
8. Saya seseorang yang senang berinteraksi dengan orang lain yang berpikiran sama tentang Bank Syariah	
9. Secara umum, saya benar-benar menikmati bertukar ide dengan orang lain terkait Bank Syariah	



<b>III. CUSTOMER SATISFACTION</b>	
<b>❖ Compliance Expectation</b>	Nilai
1. Secara keseluruhan, Bank Syariah telah sesuai dengan harapan Saya.	
2. Pelayanan pegawai Bank Syariah sesuai dari apa yang Saya harapkan	
<b>❖ Interests to visit again</b>	Nilai
3. Saya merasa ingin selalu bertransaksi menggunakan Bank Syariah karena secara keseluruhan Bank Syariah telah memenuhi standar	
4. Selama menabung / bertransaksi di Bank Syariah, saya merasa mendapatkan banyak manfaat sehingga saya ingin datang kembali	
<b>❖ Willingness to recommend</b>	Nilai
5. Saya selalu merekomendasikan kepada teman atau keluarga, jika ingin menabung di Bank, pilihlah Bank Syariah	
6. Saya terkadang menawarkan ke teman atau kerabat untuk menabung di Bank Syariah karena produk (akad) yang ditawarkan memiliki nilai dan manfaat	

<b>IV. CUSTOMER TRUST</b>	
<b>❖ Competence</b>	Nilai
1. Saya percaya bahwa Bank Syariah memiliki kemampuan untuk menerapkan prinsip Syariah dalam lembaganya	
<b>❖ Integrity</b>	Nilai
2. Saya percaya bahwa Bank Syariah selalu menjunjung tinggi nilai-nilai ke-Islaman dalam kelembagaannya	
3. Saya percaya bahwa Bank Syariah selalu menepati komitmennya terhadap nasabahnya	
<b>❖ Benevolence</b>	Nilai
4. Saya percaya Bank Syariah akan melakukan hal yang terbaik demi kepentingan nasabahnya	
5. Jika saya memerlukan bantuan, saya yakin Bank Syariah akan membantu saya dengan cara terbaik.	



<b>V. BRAND RELIGIOSITY IMAGE</b>	
❖ <b>Semiotik dan Simbol Merek</b>	Nilai
1. Ketika saya mendengar istilah atau Nama "SYARIAH" maka yang pertama ada dipikiran saya adalah Bank Syariah	
❖ <b>Keunikan Merek</b>	Nilai
2. Nama-nama Produk atau akad Bank Syariah, sangat mudah dikenali (punya ciri khas)	
3. Ucapan salam ketika masuk dan keluar dari Bank Syariah itu sangat unik (khas)	
❖ <b>Halal Produk</b>	Nilai
4. Saya menabung dan bertransaksi di Bank Syariah karena saya yakin itu semua HALAL	
5. Saya yakin semua produk dan akad di Bank Syariah semuanya telah sesuai standar "HALAL" dari Majelis Ulama Indonesia (MUI)	
❖ <b>Produk bernilai Keagamaan</b>	Nilai
6. Saya merasa telah melaksanakan salah satu perintah agama saya, ketika menabung (bertransaksi) di Bank Syariah	
7. Saya Menabung / Bertransaksi di Bank Syariah karena penerapannya sesuai dengan prinsip syariah (Islam).	

<b>VI. CUSTOMER LOYALTY</b>	
❖ <b>Cognitive</b>	Nilai
1. Saya lebih suka menabung di Bank Syariah di banding Bank Lainnya	
❖ <b>Affective</b>	Nilai
2. Saya menabung / bertransaksi di Bank Syariah karena saya menyukainya	
❖ <b>Conative</b>	Nilai
3. Saya akan tetap menabung / bertransaksi di Bank Syariah, walaupun Bank Konvensional memberikan penawaran yang lebih menguntungkan	
❖ <b>Action</b>	Nilai
4. Saya akan merekomendasikan untuk menabung / bertransaksi di Bank Syariah kepada mereka yang meminta saran saya	



## TABULASI DATA RESPONDEN

No	No	Responden	Umur	Status	Jenis Kelamin	Pendidikan	Pekerjaan	Lama jd nasabah
1	1	MAKASSAR	1	2	2	3	1	4
2	2	MAKASSAR	2	1	1	3	1	4
3	3	MAKASSAR	1	1	1	3	3	1
4	4	MAKASSAR	3	1	1	3	3	2
5	5	MAKASSAR	1	2	2	3	3	1
6	6	MAKASSAR	3	1	2	1	4	4
7	7	MAKASSAR	1	1	1	3	3	1
8	8	MAKASSAR	1	1	2	3	3	1
9	9	MAKASSAR	1	2	2	3	1	2
10	10	MAKASSAR	2	1	1	2	1	1
11	11	MAKASSAR	3	1	2	3	1	4
12	12	MAKASSAR	1	1	2	2	3	2
13	13	MAKASSAR	1	2	1	1	3	2
14	14	MAKASSAR	2	1	2	2	4	2
15	15	MAKASSAR	3	1	1	3	1	4
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18	18	MAKASSAR	1	2	2	3	3	2
19	19	MAKASSAR	3	1	1	3	3	4
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21	21	MAKASSAR	3	1	1	3	3	2
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27	27	MAKASSAR	2	1	1	1	3	1
28	28	MAKASSAR	4	1	1	3	3	2
29	29	MAKASSAR	1	2	1	2	3	2
30	30	MAKASSAR	2	1	1	3	3	1
31	31	MAKASSAR	1	2	1	3	3	3
32	32	MAKASSAR	4	1	2	1	1	3
33	33	MAKASSAR	2	1	1	3	3	4
34	34	MAKASSAR	2	1	1	3	3	3
35	35	MAKASSAR	1	2	2	3	3	1
36	36	MAKASSAR	1	1	1	1	3	2
37	37	MAKASSAR	2	1	2	3	3	1



38	38	MAKASSAR	4	1	1	1	3	2
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40	40	MAKASSAR	1	1	1	3	3	4
41	41	MAKASSAR	2	1	1	3	3	2
42	42	MAKASSAR	3	1	1	4	1	3
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44	44	MAKASSAR	3	1	1	4	3	4
45	45	MAKASSAR	4	1	1	5	1	4
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47	47	MAKASSAR	3	1	1	4	1	4
48	48	MAKASSAR	3	1	2	3	3	2
49	49	MAKASSAR	1	1	1	3	1	2
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51	51	MAKASSAR	4	1	1	5	1	3
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57	57	MAKASSAR	3	1	2	1	4	2
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		MAKASSAR	1	1	2	4	3	2
		MAKASSAR	1	1	1	4	1	2
		MAKASSAR	4	1	1	4	3	4
		MAKASSAR	1	1	2	3	4	2



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79	79	MAKASSAR	3	3	1	2	3	3
80	80	MAKASSAR	4	1	1	4	3	4
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89	89	MAKASSAR	2	2	2	1	3	3
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91	91	MAKASSAR	2	1	1	3	3	3
92	92	MAKASSAR	4	1	1	5	1	4
93	93	MAKASSAR	2	1	1	4	1	4
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		MAKASSAR	2	1	2	3	3	4
		MAKASSAR	2	1	2	3	3	4



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120	120	MAKASSAR	2	1	2	3	3	4
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		MAKASSAR	2	1	1	4	3	4
		MAKASSAR	1	2	1	3	3	2
		MAKASSAR	1	1	1	4	1	2



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161	161	MAKASSAR	1	2	2	1	2	2
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		MAKASSAR	3	1	2	5	1	4
		MAKASSAR	4	1	2	1	4	2
		MAKASSAR	3	1	2	4	1	4



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202	202	MAKASSAR	3	1	1	5	1	3
203	203	MAKASSAR	2	1	2	3	1	2
204	204	MAKASSAR	4	1	1	5	1	4
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210	210	MAKASSAR	2	1	1	4	3	4
211	211	MAKASSAR	3	1	1	5	1	4
212	1	BONE	2	2	1	4	1	1
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214	3	BONE	2	2	1	4	1	1
215	4	BONE	2	1	2	3	3	4
216	5	BONE	2	1	2	3	3	4
217	6	BONE	2	2	2	3	3	4
218	7	BONE	2	1	2	4	3	3
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221	10	BONE	1	2	1	3	2	1
222	11	BONE	1	2	2	3	2	2
223	12	BONE	1	2	1	1	2	1
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226	15	BONE	1	2	2	1	2	1
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		BONE	1	2	1	3	2	1
		BONE	1	2	1	3	2	4
		BONE	1	2	2	1	2	1
		BONE	1	2	1	3	2	2



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243	32	BONE	1	2	1	1	2	1
244	33	BONE	1	2	2	3	2	1
245	34	BONE	1	2	2	3	2	1
246	35	BONE	1	3	1	4	1	2
247	36	BONE	1	2	2	3	2	1
248	37	BONE	1	2	1	3	2	1
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250	39	BONE	1	2	2	1	2	1
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252	41	BONE	1	1	1	4	1	1
253	42	BONE	1	2	2	3	2	1
254	43	BONE	1	2	1	3	2	2
255	44	BONE	1	2	2	3	3	1
256	45	BONE	1	2	2	1	2	1
257	46	BONE	1	2	1	3	2	1
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271	60	BONE	1	2	2	1	2	1
272	61	BONE	1	1	2	3	2	1
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276	65	BONE	1	2	1	3	2	3
277	66	BONE	1	2	2	1	2	2
278	67	BONE	2	1	2	1	4	1
		BONE	3	1	1	4	1	1
		BONE	2	1	2	1	4	2
		BONE	4	3	1	1	3	1
		BONE	4	1	2	3	2	4
		BONE	1	2	2	1	2	1



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284	73	BONE	4	1	1	4	1	4
285	74	BONE	3	1	1	1	3	1
286	75	BONE	1	2	2	3	2	3
287	76	BONE	1	2	2	1	2	3
288	77	BONE	1	2	2	1	2	2
289	1	PALOPO	1	2	2	3	3	1
290	2	PALOPO	2	1	2	3	3	3
291	3	PALOPO	3	1	1	3	3	3
292	4	PALOPO	2	2	1	3	1	2
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295	7	PALOPO	2	1	1	3	3	3
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297	9	PALOPO	3	1	1	3	4	4
298	10	PALOPO	3	1	1	3	3	3
299	11	PALOPO	3	1	2	3	3	2
300	12	PALOPO	2	1	2	3	3	2
301	13	PALOPO	2	1	2	3	3	3
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313	25	PALOPO	3	1	1	3	4	4
314	26	PALOPO	1	2	2	3	3	1
315	27	PALOPO	2	1	1	3	3	4
316	28	PALOPO	2	1	1	1	1	2
317	29	PALOPO	2	1	1	3	1	3
318	30	PALOPO	1	2	2	3	2	2
319	31	PALOPO	1	2	2	3	3	2
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		PALOPO	1	2	2	3	3	4
		PALOPO	4	1	1	3	3	3
		PALOPO	1	2	2	3	3	2
		PALOPO	4	1	1	3	3	3



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325	37	PALOPO	1	2	2	1	2	1
326	38	PALOPO	3	1	1	3	3	3
327	39	PALOPO	1	2	2	3	3	1
328	40	PALOPO	2	1	2	3	1	3
329	41	PALOPO	1	2	2	1	3	1
330	42	PALOPO	1	1	2	1	2	2
331	43	PALOPO	3	1	2	3	3	2
332	44	PALOPO	1	2	1	3	1	2
333	45	PALOPO	3	1	1	3	1	2
334	46	PALOPO	1	2	2	1	2	2
335	47	PALOPO	2	1	2	3	1	2
336	48	PALOPO	2	2	2	3	1	2
337	49	PALOPO	3	1	1	3	3	2
338	50	PALOPO	3	1	1	3	1	3
339	51	PALOPO	2	2	2	3	3	2
340	52	PALOPO	3	1	2	1	2	2
341	53	PALOPO	3	1	2	3	1	1
342	54	PALOPO	2	1	2	3	1	3
343	55	PALOPO	1	2	2	3	2	1
344	56	PALOPO	3	1	2	3	1	2
345	57	PALOPO	2	2	2	3	1	1
346	58	PALOPO	4	1	2	3	3	2
347	1	PARE-PARE	2	1	2	2	1	2
348	2	PARE-PARE	4	1	2	1	4	4
349	3	PARE-PARE	2	1	2	1	3	2
350	4	PARE-PARE	4	1	1	3	3	2
351	5	PARE-PARE	3	1	2	3	4	2
352	6	PARE-PARE	2	2	2	3	3	4
353	7	PARE-PARE	1	2	2	1	2	1
354	8	PARE-PARE	4	3	1	2	1	4
355	9	PARE-PARE	1	2	1	3	2	1
356	10	PARE-PARE	1	2	2	3	2	1
357	11	PARE-PARE	1	2	2	1	2	2
358	12	PARE-PARE	1	1	2	1	4	2
359	13	PARE-PARE	1	2	2	3	2	1
360	14	PARE-PARE	1	1	1	1	3	1
		PARE-PARE	4	3	2	3	1	2
		PARE-PARE	2	1	1	4	1	3
		PARE-PARE	3	3	2	3	3	3
		PARE-PARE	1	2	2	1	2	1
		PARE-PARE	1	2	2	3	2	2



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366	20	PARE-PARE	2	1	1	1	3	4
367	21	PARE-PARE	2	1	1	1	4	2
368	22	PARE-PARE	2	1	1	2	3	2
369	23	PARE-PARE	3	2	3	4	1	2
370	24	PARE-PARE	1	2	2	1	3	3
371	25	PARE-PARE	1	2	2	1	3	1
372	26	PARE-PARE	1	1	1	3	3	1
373	27	PARE-PARE	1	2	2	1	3	2
374	28	PARE-PARE	1	2	2	3	3	2
375	29	PARE-PARE	1	2	2	3	3	2
376	30	PARE-PARE	1	2	2	2	2	2
377	31	PARE-PARE	2	1	1	1	3	1
378	32	PARE-PARE	4	3	2	1	4	2
379	33	PARE-PARE	2	1	1	1	3	4
380	34	PARE-PARE	3	3	2	2	4	3
381	35	PARE-PARE	1	2	1	1	3	2
382	36	PARE-PARE	1	2	2	1	2	2
383	37	PARE-PARE	2	1	2	1	4	2
384	38	PARE-PARE	4	3	2	1	4	2





**TABULASI DATA VARIABEL (REKAP KUISIONER)**

	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	Y1.1	Y1.2	Y1.3	Y1.4	Y1.5	Y1.6	Y2.1	Y2.2	Y2.3	Y2.4	Y2.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z1.6	Z1.7	Y3.1	Y3.2	Y3.3	Y3.4			
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19	9	9	10	10	10	9	10	10	9	9	9	9	10	10	10	10	9	9	9	9	9	9	10	10	10	10	10	10	9	8	9	9	8	9	9	10	10	10	10		
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	9	7	7	6	10	9	7	7	8	8	4	5	8	8	8	7	9	9	9	8	8	8	7	7	10	8	8	8	7	8	8	8	9	9	8	10	9	9						
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33	9	10	10	10	7	4	3	10	10	8	10	10	10	9	10	9	9	9	9	7	9	9	9	9	10	10	10	10	9	10	9	9	10	10	10	10	9	9	9	9				
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	7	7	7	7	8	8	7	8	9	8	7	7	7	7	7	7	7	7	7	8	9	9	7	7	8	9	9	9	9	9	9	9	7	7	8	8							
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<b>61</b>	7	8	7	7	8	8	6	7	7	9	7	7	7	7	5	7	7	7	7	7	6	7	7	8	8	8	8	8	7	7	6	7	7	7	7	8	6	7	6	8			
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<b>63</b>	7	7	7	7	3	3	7	7	7	8	7	7	7	7	7	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	6	6	6	10	9	9	10
<b>64</b>	8	4	6	6	2	2	2	10	10	7	4	3	3	9	9	6	4	8	8	2	3	3	4	5	4	2	2	2	2	2	4	6	8	3	2	1	1	5	3	5	6		
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<b>66</b>	6	7	7	7	7	8	6	8	8	6	6	5	6	7	7	5	6	6	6	5	5	5	5	6	6	5	5	6	6	6	7	6	6	5	5	5	6	6	5	7	6		
<b>67</b>	10	10	8	8	9	8	8	10	10	8	8	8	8	8	8	8	8	8	8	8	8	10	9	8	8	9	9	10	9	10	9	10	10	9	9	9	9	9	8	9	9	9	
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<b>69</b>	10	10	10	10	10	10	10	10	10	7	10	10	10	10	9	9	10	10	9	9	9	10	10	10	10	10	9	10	10	9	10	10	9	10	10	10	10	10	10	10	10	10	
<b>70</b>	8	10	8	8	5	5	5	10	8	8	7	7	7	8	6	7	5	7	4	8	8	6	7	6	7	8	9	9	9	9	6	7	10	8	8	5	8	6	7	8	7		
<b>71</b>	10	10	10	10	10	8	10	10	10	10	10	10	10	10	10	8	10	10	10	10	10	10	10	10	10	10	10	10	10	5	10	10	10	10	10	10	10	10	10	10	10		
<b>72</b>	8	9	9	8	6	5	8	9	8	7	8	9	8	9	9	7	6	9	9	7	9	9	8	8	1	7	7	8	9	9	8	8	8	7	7	8	6	9	8	4	8		
<b>73</b>	9	10	8	8	7	7	7	9	8	6	8	8	8	8	8	8	6	6	6	8	8	8	8	8	8	8	8	8	8	8	9	8	10	9	9	9	9	8	8	8	9		
<b>74</b>	8	8	9	9	7	7	7	7	8	8	7	7	9	6	8	8	6	8	8	9	8	7	7	8	8	8	7	7	8	8	6	5	6	6	5	6	9	8	8	8			
<b>75</b>	10	9	10	9	8	7	9	10	10	7	8	9	8	9	10	9	7	8	8	10	9	9	8	10	9	9	10	8	9	8	7	8	8	9	8	9	9	9	9	9	7		
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<b>374</b>	8	7	8	8	5	6	7	8	9	6	6	6	6	9	6	6	7	9	9	7	7	7	6	7	7	9	9	9	8	7	7	7	9	9	7	8	6	7	
<b>375</b>	8	9	9	8	8	8	7	9	9	8	7	8	8	7	7	7	7	8	8	8	8	8	8	8	7	8	9	8	8	8	7	8	9	9	9	9	9	7	
<b>376</b>	2	9	3	8	4	2	3	9	8	8	5	9	6	9	5	4	3	9	7	2	9	9	9	8	7	9	7	8	9	7	8	4	8	10	3	4	8	3	
<b>377</b>	8	8	7	9	8	7	7	9	9	8	8	7	6	8	7	7	6	5	5	5	3	6	4	3	5	8	6	8	7	6	9	7	9	9	9	8	9	5	
<b>378</b>	8	8	8	6	6	3	8	7	8	7	7	7	7	7	6	6	7	7	7	8	8	2	7	8	7	9	8	7	8	7	6	6	9	8	8	8	7	7	
<b>379</b>	2	9	5	8	2	3	7	10	9	8	7	8	6	9	3	5	4	7	7	6	7	2	7	8	7	9	8	7	9	7	9	7	8	9	9	7	9	7	
<b>380</b>	8	8	8	8	6	6	3	8	9	7	7	7	7	7	6	6	7	7	8	8	8	7	6	6	7	8	7	6	7	7	6	9	8	8	8	8	7	7	
<b>381</b>	8	8	8	8	6	6	3	8	9	8	7	7	7	7	6	6	7	7	8	8	8	7	6	6	7	8	7	6	6	7	6	9	8	8	8	8	7	7	
<b>382</b>	8	8	8	8	6	6	3	8	9	7	7	7	7	7	6	6	7	7	8	8	8	7	6	6	7	8	7	6	6	7	6	9	8	8	8	8	7	7	
<b>383</b>	8	9	8	7	8	9	7	7	7	7	8	8	8	7	7	7	8	8	7	8	7	7	6	7	8	8	7	7	7	8	7	7	6	8	6	6	6	6	
<b>384</b>	10	10	9	9	9	8	9	9	8	7	8	9	8	7	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	7	8	9	9	7	8	7	7	

## Output Olah data SPSS Deskripsi Data Responden

### Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30 Tahun	166	43,2	43,2	43,2
	31-40 Tahun	113	29,4	29,4	72,7
	41-50 Tahun	78	20,3	20,3	93,0
	di atas 50 Tahun	27	7,0	7,0	100,0
	Total	384	100,0	100,0	

### Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Menikah	234	60,9	60,9	60,9
	Belum Nikah	140	36,5	36,5	97,4
	Duda/Janda	10	2,6	2,6	100,0
	Total	384	100,0	100,0	

### Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-laki	166	43,2	43,2	43,2
	Perempuan	218	56,8	56,8	99,7
	Total	384	100,0	100,0	

### Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMA	69	18,0	18,0	18,0
	Diploma	13	3,4	3,4	21,4
	S1	194	50,5	50,5	71,9
	S2	93	24,2	24,2	96,1
	S3	15	3,9	3,9	100,0
	Total	384	100,0	100,0	



### Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PNS	113	29,4	29,4	29,4
	Mahasiswa	73	19,0	19,0	48,4
	Swasta/Karyawan	174	45,3	45,3	93,8
	Rumah Tangga	24	6,3	6,3	100,0
	Total	384	100,0	100,0	

### Lama jd Nasabah

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lebih dari 1 Tahun	71	18,5	18,5	18,5
	Antara 2-3 Tahun	132	34,4	34,4	52,9
	Antara 3-5 Tahun	70	18,2	18,2	71,1
	Lebih dari 5 Tahun	111	28,9	28,9	100,0
	Total	384	100,0	100,0	



## Output SPSS Deskripsi Variabel

### Statistics

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10
N	Valid	384	384	384	384	384	384	384	384	384	384
	Missing	0	0	0	0	0	0	0	0	0	0
Mean		8,35	8,71	8,48	8,48	7,67	7,51	7,51	8,63	8,31	8,00
Std. Error of Mean		,082	,072	,076	,075	,096	,096	,103	,076	,081	,059
Median		9,00	9,00	9,00	9,00	8,00	8,00	8,00	9,00	9,00	8,00
Mode		9	9	10	9	8	8	8	10	9	8
Std. Deviation		1,601	1,412	1,481	1,467	1,887	1,882	2,014	1,491	1,591	1,165
Variance		2,563	1,993	2,193	2,151	3,560	3,540	4,057	2,223	2,532	1,358
Range		9	9	9	9	9	9	9	9	9	8
Minimum		1	1	1	1	1	1	1	1	1	2
Maximum		10	10	10	10	10	10	10	10	10	10
Sum		3207	3344	3258	3258	2944	2884	2882	3315	3190	3072

### X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	,5	,5	,5
	2	6	1,6	1,6	2,1
	3	2	,5	,5	2,6
	4	3	,8	,8	3,4
	5	3	,8	,8	4,2
	6	16	4,2	4,2	8,3
	7	47	12,2	12,2	20,6
	8	102	26,6	26,6	47,1
	9	111	28,9	28,9	76,0
	10	92	24,0	24,0	100,0
Total		384	100,0	100,0	

### X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	,3	,3	,3
	2	2	,5	,5	,8
	3	3	,8	,8	1,6
	4	3	,8	,8	2,3



5	4	1,0	1,0	3,4
6	8	2,1	2,1	5,5
7	27	7,0	7,0	12,5
8	85	22,1	22,1	34,6
9	129	33,6	33,6	68,2
10	122	31,8	31,8	100,0
Total	384	100,0	100,0	

**X1.3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	,5	,5	,5
	3	3	,8	,8	1,3
	4	3	,8	,8	2,1
	5	10	2,6	2,6	4,7
	6	12	3,1	3,1	7,8
	7	38	9,9	9,9	17,7
	8	104	27,1	27,1	44,8
	9	105	27,3	27,3	72,1
	10	107	27,9	27,9	100,0
Total		384	100,0	100,0	

**X1.4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	,5	,5	,5
	2	2	,5	,5	1,0
	4	3	,8	,8	1,8
	5	9	2,3	2,3	4,2
	6	17	4,4	4,4	8,6
	7	32	8,3	8,3	16,9
	8	101	26,3	26,3	43,2
	9	119	31,0	31,0	74,2
	10	99	25,8	25,8	100,0
Total		384	100,0	100,0	



**X1.5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	6	1,6	1,6	1,6
	2	8	2,1	2,1	3,6
	3	1	,3	,3	3,9
	4	7	1,8	1,8	5,7
	5	20	5,2	5,2	10,9
	6	33	8,6	8,6	19,5
	7	72	18,8	18,8	38,3
	8	99	25,8	25,8	64,1
	9	83	21,6	21,6	85,7
	10	55	14,3	14,3	100,0
	Total	384	100,0	100,0	

**X1.6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	1,0	1,0	1,0
	2	7	1,8	1,8	2,9
	3	9	2,3	2,3	5,2
	4	3	,8	,8	6,0
	5	25	6,5	6,5	12,5
	6	40	10,4	10,4	22,9
	7	74	19,3	19,3	42,2
	8	104	27,1	27,1	69,3
	9	68	17,7	17,7	87,0
	10	50	13,0	13,0	100,0
	Total	384	100,0	100,0	

**X1.7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	5	1,3	1,3	1,3
	2	3	,8	,8	2,1
	3	19	4,9	4,9	7,0
	4	6	1,6	1,6	8,6
	5	26	6,8	6,8	15,4



6	31	8,1	8,1	23,4
7	67	17,4	17,4	40,9
8	93	24,2	24,2	65,1
9	79	20,6	20,6	85,7
10	55	14,3	14,3	100,0
Total	384	100,0	100,0	

**X1.8**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	,8	,8	,8
2	2	,5	,5	1,3
4	2	,5	,5	1,8
5	5	1,3	1,3	3,1
6	11	2,9	2,9	6,0
7	45	11,7	11,7	17,7
8	77	20,1	20,1	37,8
9	112	29,2	29,2	66,9
10	127	33,1	33,1	100,0
Total	384	100,0	100,0	

**X1.9**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	2	,5	,5	,5
2	3	,8	,8	1,3
3	2	,5	,5	1,8
4	5	1,3	1,3	3,1
5	9	2,3	2,3	5,5
6	16	4,2	4,2	9,6
7	53	13,8	13,8	23,4
8	92	24,0	24,0	47,4
9	112	29,2	29,2	76,6
10	90	23,4	23,4	100,0
Total	384	100,0	100,0	



**X1.10**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	,3	,3	,3
	3	2	,5	,5	,8
	5	2	,5	,5	1,3
	6	12	3,1	3,1	4,4
	7	111	28,9	28,9	33,3
	8	149	38,8	38,8	72,1
	9	57	14,8	14,8	87,0
	10	50	13,0	13,0	100,0
Total		384	100,0	100,0	

	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9
N Valid	384	384	384	384	384	384	384	384	384
Missing	0	0	0	0	0	0	0	0	0
Mean	8,00	8,27	8,13	7,92	7,97	7,71	7,47	7,77	7,67
Std. Error of Mean	,086	,088	,086	,090	,093	,096	,095	,092	,092
Median	8,00	9,00	8,00	8,00	8,00	8,00	8,00	8,00	8,00
Mode	8	9	9	9	8	8	8	8	8
Std. Deviation	1,677	1,733	1,689	1,765	1,819	1,877	1,863	1,793	1,802
Variance	2,812	3,005	2,852	3,117	3,307	3,522	3,472	3,216	3,246
Range	9	9	9	9	9	9	9	9	9
Minimum	1	1	1	1	1	1	1	1	1
Maximum	10	10	10	10	10	10	10	10	10
Sum	3073	3174	3123	3042	3059	2961	2868	2984	2944

**X2.1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	,8	,8	,8
	2	1	,3	,3	1,0
	3	4	1,0	1,0	2,1
	4	3	,8	,8	2,9
	5	24	6,3	6,3	9,1
	6	22	5,7	5,7	14,8
	7	61	15,9	15,9	30,7



8	101	26,3	26,3	57,0
9	93	24,2	24,2	81,3
10	72	18,8	18,8	100,0
Total	384	100,0	100,0	

**X2.2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	5	1,3	1,3	1,3
3	4	1,0	1,0	2,3
4	2	,5	,5	2,9
5	24	6,3	6,3	9,1
6	9	2,3	2,3	11,5
7	49	12,8	12,8	24,2
8	85	22,1	22,1	46,4
9	108	28,1	28,1	74,5
10	98	25,5	25,5	100,0
Total	384	100,0	100,0	

**X2.3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	,8	,8	,8
2	3	,8	,8	1,6
3	5	1,3	1,3	2,9
4	2	,5	,5	3,4
5	9	2,3	2,3	5,7
6	28	7,3	7,3	13,0
7	61	15,9	15,9	28,9
8	89	23,2	23,2	52,1
9	101	26,3	26,3	78,4
10	83	21,6	21,6	100,0
Total	384	100,0	100,0	

**X2.4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	2	,5	,5	,5



2	4	1,0	1,0	1,6
3	5	1,3	1,3	2,9
4	7	1,8	1,8	4,7
5	22	5,7	5,7	10,4
6	22	5,7	5,7	16,1
7	62	16,1	16,1	32,3
8	95	24,7	24,7	57,0
9	97	25,3	25,3	82,3
10	68	17,7	17,7	100,0
Total	384	100,0	100,0	

### X2.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	1,0	1,0	1,0
	2	4	1,0	1,0	2,1
	3	6	1,6	1,6	3,6
	4	4	1,0	1,0	4,7
	5	20	5,2	5,2	9,9
	6	22	5,7	5,7	15,6
	7	54	14,1	14,1	29,7
	8	101	26,3	26,3	56,0
	9	95	24,7	24,7	80,7
	10	74	19,3	19,3	100,0
	Total	384	100,0	100,0	

### X2.6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	5	1,3	1,3	1,3
	2	4	1,0	1,0	2,3
	3	4	1,0	1,0	3,4
	4	9	2,3	2,3	5,7
	5	19	4,9	4,9	10,7
	6	41	10,7	10,7	21,4
	7	69	18,0	18,0	39,3
	8	87	22,7	22,7	62,0
	9	80	20,8	20,8	82,8
	10	66	17,2	17,2	100,0



Total	384	100,0	100,0	
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**X2.7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	5	1,3	1,3	1,3
	2	6	1,6	1,6	2,9
	3	6	1,6	1,6	4,4
	4	12	3,1	3,1	7,6
	5	17	4,4	4,4	12,0
	6	40	10,4	10,4	22,4
	7	80	20,8	20,8	43,2
	8	105	27,3	27,3	70,6
	9	70	18,2	18,2	88,8
	10	43	11,2	11,2	100,0
	Total	384	100,0	100,0	

**X2.8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	,8	,8	,8
	2	6	1,6	1,6	2,3
	3	3	,8	,8	3,1
	4	8	2,1	2,1	5,2
	5	18	4,7	4,7	9,9
	6	32	8,3	8,3	18,2
	7	68	17,7	17,7	35,9
	8	107	27,9	27,9	63,8
	9	76	19,8	19,8	83,6
	10	63	16,4	16,4	100,0
	Total	384	100,0	100,0	

**X2.9**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	5	1,3	1,3	1,3
	2	5	1,3	1,3	2,6
	3	3	,8	,8	3,4



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4	7	1,8	1,8	5,2
5	20	5,2	5,2	10,4
6	34	8,9	8,9	19,3
7	72	18,8	18,8	38,0
8	111	28,9	28,9	66,9
9	74	19,3	19,3	86,2
10	53	13,8	13,8	100,0
Total	384	100,0	100,0	

**Statistics**

	Y1.1	Y1.2	Y1.3	Y1.4	Y1.5	Y1.6
N Valid	384	384	384	384	384	384
Missing	0	0	0	0	0	0
Mean	7,63	8,05	7,69	7,78	7,95	7,82
Std. Error of Mean	,093	,080	,087	,082	,087	,090
Median	8,00	8,00	8,00	8,00	8,00	8,00
Mode	8	8	8	8	9	9
Std. Deviation	1,823	1,576	1,695	1,609	1,705	1,767
Variance	3,325	2,483	2,873	2,588	2,906	3,121
Range	9	9	9	9	9	9
Minimum	1	1	1	1	1	1
Maximum	10	10	10	10	10	10
Sum	2930	3092	2952	2989	3052	3002

**Y1.1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	,3	,3	,3
2	10	2,6	2,6	2,9
3	5	1,3	1,3	4,2
4	5	1,3	1,3	5,5
5	27	7,0	7,0	12,5
6	29	7,6	7,6	20,1
7	71	18,5	18,5	38,5
8	107	27,9	27,9	66,4
9	78	20,3	20,3	86,7
10	51	13,3	13,3	100,0
Total	384	100,0	100,0	



Y1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	,3	,3	,3
	2	3	,8	,8	1,0
	3	4	1,0	1,0	2,1
	4	4	1,0	1,0	3,1
	5	15	3,9	3,9	7,0
	6	22	5,7	5,7	12,8
	7	55	14,3	14,3	27,1
	8	119	31,0	31,0	58,1
	9	97	25,3	25,3	83,3
	10	64	16,7	16,7	100,0
	Total	384	100,0	100,0	

Y1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	,8	,8	,8
	2	5	1,3	1,3	2,1
	3	4	1,0	1,0	3,1
	4	3	,8	,8	3,9
	5	23	6,0	6,0	9,9
	6	35	9,1	9,1	19,0
	7	67	17,4	17,4	36,5
	8	115	29,9	29,9	66,4
	9	89	23,2	23,2	89,6
	10	40	10,4	10,4	100,0
	Total	384	100,0	100,0	

Y1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	,5	,5	,5
	2	4	1,0	1,0	1,6
	3	2	,5	,5	2,1
	4	4	1,0	1,0	3,1
	5	20	5,2	5,2	8,3



6	32	8,3	8,3	16,7
7	74	19,3	19,3	35,9
8	113	29,4	29,4	65,4
9	87	22,7	22,7	88,0
10	46	12,0	12,0	100,0
Total	384	100,0	100,0	

**Y1.5**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	4	1,0	1,0	1,0
2	4	1,0	1,0	2,1
3	2	,5	,5	2,6
4	3	,8	,8	3,4
5	12	3,1	3,1	6,5
6	38	9,9	9,9	16,4
7	63	16,4	16,4	32,8
8	91	23,7	23,7	56,5
9	105	27,3	27,3	83,9
10	62	16,1	16,1	100,0
Total	384	100,0	100,0	

**Y1.6**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	,8	,8	,8
2	5	1,3	1,3	2,1
3	5	1,3	1,3	3,4
4	5	1,3	1,3	4,7
5	14	3,6	3,6	8,3
6	41	10,7	10,7	19,0
7	61	15,9	15,9	34,9
8	96	25,0	25,0	59,9
9	97	25,3	25,3	85,2
10	57	14,8	14,8	100,0
Total	384	100,0	100,0	



**Statistics**

		Y2.1	Y2.2	Y2.3	Y2.4	Y2.5
N	Valid	384	384	384	384	384
	Missing	0	0	0	0	0
Mean		7,93	7,96	8,02	8,11	7,97
Std. Error of Mean		,087	,087	,086	,082	,085
Median		8,00	8,00	8,00	8,00	8,00
Mode		9	8	8	8	8
Std. Deviation		1,704	1,703	1,687	1,615	1,670
Variance		2,903	2,899	2,846	2,608	2,788
Range		9	9	9	9	9
Minimum		1	1	1	1	1
Maximum		10	10	10	10	10
Sum		3044	3057	3080	3116	3062

**Y2.1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	,5	,5	,5
	2	6	1,6	1,6	2,1
	3	3	,8	,8	2,9
	4	3	,8	,8	3,6
	5	18	4,7	4,7	8,3
	6	29	7,6	7,6	15,9
	7	60	15,6	15,6	31,5
	8	101	26,3	26,3	57,8
	9	103	26,8	26,8	84,6
	10	59	15,4	15,4	100,0
Total		384	100,0	100,0	

**Y2.2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	,8	,8	,8
	2	3	,8	,8	1,6
	3	3	,8	,8	2,3
	4	3	,8	,8	3,1
	5	25	6,5	6,5	9,6
	6	20	5,2	5,2	14,8



7	64	16,7	16,7	31,5
8	100	26,0	26,0	57,6
9	96	25,0	25,0	82,6
10	67	17,4	17,4	100,0
Total	384	100,0	100,0	

### Y2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	1,0	1,0	1,0
	2	4	1,0	1,0	2,1
	3	1	,3	,3	2,3
	4	3	,8	,8	3,1
	5	15	3,9	3,9	7,0
	6	27	7,0	7,0	14,1
	7	57	14,8	14,8	28,9
	8	112	29,2	29,2	58,1
	9	89	23,2	23,2	81,3
	10	72	18,8	18,8	100,0
	Total	384	100,0	100,0	

### Y2.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	,5	,5	,5
	2	5	1,3	1,3	1,8
	4	2	,5	,5	2,3
	5	16	4,2	4,2	6,5
	6	30	7,8	7,8	14,3
	7	42	10,9	10,9	25,3
	8	112	29,2	29,2	54,4
	9	104	27,1	27,1	81,5
	10	71	18,5	18,5	100,0
	Total	384	100,0	100,0	



**Y2.5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	,3	,3	,3
	2	5	1,3	1,3	1,6
	3	5	1,3	1,3	2,9
	5	14	3,6	3,6	6,5
	6	37	9,6	9,6	16,1
	7	63	16,4	16,4	32,6
	8	101	26,3	26,3	58,9
	9	85	22,1	22,1	81,0
	10	73	19,0	19,0	100,0
	Total	384	100,0	100,0	

**Statistics**

		Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z1.6	Z1.7
N	Valid	384	384	384	384	384	384	384
	Missing	0	0	0	0	0	0	0
Mean		7,61	7,67	8,13	7,93	7,89	7,88	7,97
Std. Error of Mean		,105	,088	,091	,099	,099	,096	,091
Median		8,00	8,00	8,00	8,00	8,00	8,00	8,00
Mode		9	8	9	9	8	8	8
Std. Deviation		2,056	1,730	1,777	1,942	1,938	1,876	1,780
Variance		4,227	2,993	3,158	3,770	3,755	3,518	3,169
Range		9	9	9	9	9	9	9
Minimum		1	1	1	1	1	1	1
Maximum		10	10	10	10	10	10	10
Sum		2924	2947	3122	3044	3029	3025	3060

**Z1.1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	2,1	2,1	2,1
	2	7	1,8	1,8	3,9
	3	5	1,3	1,3	5,2
	4	11	2,9	2,9	8,1
	5	21	5,5	5,5	13,5
	6	32	8,3	8,3	21,9



7	69	18,0	18,0	39,8
8	81	21,1	21,1	60,9
9	85	22,1	22,1	83,1
10	65	16,9	16,9	100,0
Total	384	100,0	100,0	

**Z1.2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	1,0	1,0	1,0
	2	2	,5	,5	1,6
	3	2	,5	,5	2,1
	4	8	2,1	2,1	4,2
	5	19	4,9	4,9	9,1
	6	53	13,8	13,8	22,9
	7	66	17,2	17,2	40,1
	8	97	25,3	25,3	65,4
	9	80	20,8	20,8	86,2
	10	53	13,8	13,8	100,0
	Total	384	100,0	100,0	

**Z1.3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	1,0	1,0	1,0
	2	2	,5	,5	1,6
	3	4	1,0	1,0	2,6
	4	4	1,0	1,0	3,6
	5	16	4,2	4,2	7,8
	6	29	7,6	7,6	15,4
	7	52	13,5	13,5	28,9
	8	83	21,6	21,6	50,5
	9	96	25,0	25,0	75,5
	10	94	24,5	24,5	100,0
	Total	384	100,0	100,0	



**Z1.4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	2,1	2,1	2,1
	2	2	,5	,5	2,6
	3	5	1,3	1,3	3,9
	4	7	1,8	1,8	5,7
	5	17	4,4	4,4	10,2
	6	34	8,9	8,9	19,0
	7	45	11,7	11,7	30,7
	8	86	22,4	22,4	53,1
	9	103	26,8	26,8	79,9
	10	77	20,1	20,1	100,0
	Total	384	100,0	100,0	

**Z1.5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	5	1,3	1,3	1,3
	2	8	2,1	2,1	3,4
	3	5	1,3	1,3	4,7
	4	6	1,6	1,6	6,3
	5	16	4,2	4,2	10,4
	6	26	6,8	6,8	17,2
	7	52	13,5	13,5	30,7
	8	99	25,8	25,8	56,5
	9	93	24,2	24,2	80,7
	10	74	19,3	19,3	100,0
	Total	384	100,0	100,0	

**Z1.6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	6	1,6	1,6	1,6
	2	5	1,3	1,3	2,9
	3	3	,8	,8	3,6
	4	3	,8	,8	4,4
	5	23	6,0	6,0	10,4
	6	31	8,1	8,1	18,5



7	49	12,8	12,8	31,3
8	104	27,1	27,1	58,3
9	88	22,9	22,9	81,3
10	72	18,8	18,8	100,0
Total	384	100,0	100,0	

**Z1.7**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	5	1,3	1,3	1,3
2	3	,8	,8	2,1
3	3	,8	,8	2,9
4	2	,5	,5	3,4
5	16	4,2	4,2	7,6
6	41	10,7	10,7	18,2
7	50	13,0	13,0	31,3
8	96	25,0	25,0	56,3
9	92	24,0	24,0	80,2
10	76	19,8	19,8	100,0
Total	384	100,0	100,0	

**Statistics**

	Y3.1	Y3.2	Y3.3	Y3.4
N Valid	384	384	384	384
Missing	0	0	0	0
Mean	8,04	7,98	7,99	8,18
Std. Error of Mean	,089	,091	,091	,087
Median	8,00	8,00	8,00	8,00
Mode	10	9	9	9
Std. Deviation	1,750	1,776	1,774	1,696
Variance	3,061	3,154	3,149	2,875
Range	9	9	9	9
Minimum	1	1	1	1
Maximum	10	10	10	10
Sum	3087	3064	3070	3142



**Y3.1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	,8	,8	,8
	2	2	,5	,5	1,3
	3	6	1,6	1,6	2,9
	4	2	,5	,5	3,4
	5	14	3,6	3,6	7,0
	6	33	8,6	8,6	15,6
	7	67	17,4	17,4	33,1
	8	89	23,2	23,2	56,3
	9	75	19,5	19,5	75,8
	10	93	24,2	24,2	100,0
	Total	384	100,0	100,0	

**Y3.2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	,5	,5	,5
	2	6	1,6	1,6	2,1
	3	6	1,6	1,6	3,6
	4	2	,5	,5	4,2
	5	13	3,4	3,4	7,6
	6	30	7,8	7,8	15,4
	7	69	18,0	18,0	33,3
	8	87	22,7	22,7	56,0
	9	90	23,4	23,4	79,4
	10	79	20,6	20,6	100,0
	Total	384	100,0	100,0	

**Y3.3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	,8	,8	,8
	2	3	,8	,8	1,6
	3	5	1,3	1,3	2,9
	4	4	1,0	1,0	3,9
	5	19	4,9	4,9	8,9
	6	29	7,6	7,6	16,4



7	65	16,9	16,9	33,3
8	74	19,3	19,3	52,6
9	106	27,6	27,6	80,2
10	76	19,8	19,8	100,0
Total	384	100,0	100,0	

**Y3.4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	,5	,5	,5
	2	3	,8	,8	1,3
	3	5	1,3	1,3	2,6
	4	2	,5	,5	3,1
	5	15	3,9	3,9	7,0
	6	27	7,0	7,0	14,1
	7	47	12,2	12,2	26,3
	8	92	24,0	24,0	50,3
	9	101	26,3	26,3	76,6
	10	90	23,4	23,4	100,0
	Total	384	100,0	100,0	



## Output Smart PLS 3.0

### Convergent Validity

	Brand Religiosity Image (Z)	Customer Engagement (X2)	Customer Experience (X1)	Customer Loyalty (Y3)	Customer Satisfaction (Y1)	Customer Trust (Y2)
X1.1			0.723			
X1.2			0.740			
X1.3			0.862			
X1.4			0.846			
X1.5			0.814			
X1.6			0.761			
X1.7			0.741			
X1.8			0.794			
X1.9			0.776			
X2.1		0.869				
X2.2		0.861				
X2.3		0.848				
X2.4		0.730				
X2.5		0.851				
X2.6		0.868				
X2.7		0.843				
X2.8		0.873				
X2.9		0.864				
Y1.1					0.836	
Y1.2					0.847	
Y1.3					0.892	
Y1.4					0.894	
Y1.5					0.846	
Y1.6					0.814	
Y2.1						0.913
Y2.2						0.912
Y2.3						0.926
Y2.4						0.918
Y2.5						0.913
				0.940		
				0.944		
				0.929		
				0.921		
	0.759					



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Z1.2	0.800					
Z1.3	0.805					
Z1.4	0.908					
Z1.5	0.889					
Z1.6	0.877					
Z1.7	0.897					

### Descreminant Validity

Indikator	Customer Experience (X1)	Customer Engagement (X2)	Customer Satisfaction (Y1)	Customer Trust (Y2)	Brand Religiosity Image (Z)	Customer Loyalty (Y3)
X1.1	<b>0.723</b>	0.489	0.573	0.502	0.482	0.474
X1.2	<b>0.740</b>	0.484	0.621	0.595	0.592	0.454
X1.3	<b>0.862</b>	0.652	0.716	0.672	0.624	0.655
X1.4	<b>0.846</b>	0.680	0.721	0.684	0.648	0.636
X1.5	<b>0.814</b>	0.688	0.676	0.622	0.651	0.556
X1.6	<b>0.761</b>	0.603	0.592	0.555	0.556	0.494
X1.7	<b>0.741</b>	0.692	0.654	0.598	0.565	0.602
X1.8	<b>0.794</b>	0.564	0.649	0.617	0.595	0.540
X1.9	<b>0.776</b>	0.735	0.668	0.632	0.609	0.660
X2.1	0.756	<b>0.869</b>	0.734	0.719	0.687	0.701
X2.2	0.706	<b>0.861</b>	0.703	0.690	0.667	0.650
X2.3	0.735	<b>0.848</b>	0.748	0.681	0.680	0.734
X2.4	0.564	<b>0.730</b>	0.563	0.569	0.518	0.560
X2.5	0.630	<b>0.851</b>	0.643	0.570	0.565	0.735
X2.6	0.665	<b>0.868</b>	0.679	0.637	0.625	0.741
X2.7	0.679	<b>0.843</b>	0.644	0.635	0.662	0.646
X2.8	0.658	<b>0.873</b>	0.684	0.668	0.655	0.693
X2.9	0.627	<b>0.864</b>	0.633	0.612	0.617	0.658
Y1.1	0.711	0.601	<b>0.836</b>	0.734	0.707	0.644
Y1.2	0.704	0.585	<b>0.847</b>	0.709	0.655	0.621
Y1.3	0.727	0.661	<b>0.892</b>	0.747	0.717	0.652
Y1.4	0.750	0.698	<b>0.894</b>	0.789	0.723	0.668
Y1.5	0.724	0.770	<b>0.846</b>	0.700	0.657	0.756
Y1.6	0.657	0.757	<b>0.814</b>	0.703	0.661	0.734
	20	0.721	0.809	<b>0.913</b>	0.781	0.682
	86	0.651	0.749	<b>0.912</b>	0.745	0.651
	33	0.688	0.776	<b>0.926</b>	0.750	0.691
	93	0.714	0.779	<b>0.918</b>	0.751	0.705
	31	0.714	0.799	<b>0.913</b>	0.771	0.738



Z1.1	0.541	0.550	0.573	0.618	<b>0.759</b>	0.512
Z1.2	0.671	0.667	0.674	0.654	<b>0.800</b>	0.618
Z1.3	0.698	0.628	0.698	0.703	<b>0.805</b>	0.645
Z1.4	0.601	0.631	0.691	0.733	<b>0.908</b>	0.637
Z1.5	0.609	0.622	0.662	0.721	<b>0.889</b>	0.624
Z1.6	0.690	0.694	0.719	0.719	<b>0.877</b>	0.721
Z1.7	0.669	0.648	0.743	0.769	<b>0.897</b>	0.682
Y3.1	0.670	0.748	0.732	0.695	0.661	<b>0.940</b>
Y3.2	0.729	0.762	0.789	0.768	0.755	<b>0.944</b>
Y3.3	0.648	0.747	0.727	0.694	0.691	<b>0.929</b>
Y3.4	0.643	0.750	0.717	0.666	0.689	<b>0.921</b>

### Square Root of Average Extracted Model Fornel dan Larcker

	Brand Religiosity Image (Z)	Customer Engagement (X2)	Customer Experience (X1)	Customer Loyalty (Y3)	Customer Satisfaction (Y1)	Customer Trust (Y2)
Brand Religiosity Image (Z)	<b>0.850</b>					
Customer Engagement (X2)	0.748	<b>0.846</b>				
Customer Experience (X1)	0.755	0.794	<b>0.785</b>			
Customer Loyalty (Y3)	0.750	0.805	0.722	<b>0.933</b>		
Customer Satisfaction (Y1)	0.803	0.795	0.833	0.795	<b>0.855</b>	
Customer Trust (Y2)	0.829	0.762	0.778	0.758	0.854	<b>0.916</b>

### Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Religiosity Image (Z)	0.935	0.938	0.948	0.722
Customer Engagement (X2)	0.950	0.953	0.958	0.716
Customer Experience (X1)	0.922	0.925	0.935	0.617
Customer Loyalty (Y3)	0.951	0.953	0.964	0.871
Customer Satisfaction (Y1)	0.926	0.927	0.942	0.732
Customer Trust (Y2)	0.952	0.953	0.963	0.840



## R Square (Koefisien Determinant)

	R Square	R Square Adjusted
Customer Satisfaction (Y1)	0.743	0.741
Customer Trust (Y2)	0.788	0.786
Brand Religiosity Image (Z)	0.645	0.644
Customer Loyalty (Y3)	0.672	0.670

## Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Brand Religiosity Image (Z) -> Customer Loyalty (Y3)	0.250	0.254	0.081	3.076	0.002
Brand Religiosity Image (Z) -> Customer Trust (Y2)	0.403	0.404	0.059	6.877	0.000
Customer Engagement (X2) -> Customer Satisfaction (Y1)	0.362	0.366	0.056	6.475	0.000
Customer Experience (X1) -> Customer Satisfaction (Y1)	0.546	0.541	0.056	9.668	0.000
Customer Satisfaction (Y1) -> Brand Religiosity Image (Z)	0.803	0.803	0.026	30.679	0.000
Customer Satisfaction (Y1) -> Customer Loyalty (Y3)	0.459	0.457	0.084	5.482	0.000
Customer Satisfaction (Y1) -> Customer Trust (Y2)	0.531	0.529	0.058	9.172	0.000
Customer Trust (Y2) -> Customer Loyalty (Y3)	0.158	0.155	0.084	1.885	0.060

## Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Customer Engagement (X2) -> Customer Satisfaction (Y1) -> Brand Religiosity	0.291	0.294	0.046	6.283	0.000
Customer Experience (X1) -> Customer Satisfaction (Y1) -> Brand Religiosity	0.438	0.434	0.049	9.008	0.000



Customer Engagement (X2) -> Customer Satisfaction (Y1) -> Brand Religiosity Image (Z) -> Customer Loyalty (Y3)	0.073	0.074	0.025	2.887	0.004
Customer Satisfaction (Y1) -> Brand Religiosity Image (Z) -> Customer Loyalty (Y3)	0.201	0.204	0.066	3.036	0.003
Customer Experience (X1) -> Customer Satisfaction (Y1) -> Brand Religiosity Image (Z) -> Customer Loyalty (Y3)	0.109	0.111	0.040	2.728	0.007
Customer Engagement (X2) -> Customer Satisfaction (Y1) -> Customer Loyalty (Y3)	0.166	0.168	0.044	3.749	0.000
Customer Experience (X1) -> Customer Satisfaction (Y1) -> Customer Loyalty (Y3)	0.250	0.246	0.048	5.242	0.000
Customer Engagement (X2) -> Customer Satisfaction (Y1) -> Brand Religiosity Image (Z) -> Customer Trust (Y2) -> Customer Loyalty (Y3)	0.019	0.018	0.011	1.755	0.080
Brand Religiosity Image (Z) -> Customer Trust (Y2) -> Customer Loyalty (Y3)	0.064	0.062	0.035	1.841	0.066
Customer Satisfaction (Y1) -> Brand Religiosity Image (Z) -> Customer Trust (Y2) -> Customer Loyalty (Y3)	0.051	0.050	0.028	1.838	0.067
Customer Experience (X1) -> Customer Satisfaction (Y1) -> Brand Religiosity Image (Z) -> Customer Trust (Y2) -> Customer Loyalty (Y3)	0.028	0.027	0.015	1.816	0.070
Customer Engagement (X2) -> Customer Satisfaction (Y1) -> Customer Trust (Y2) -> Customer Loyalty (Y3)	0.030	0.030	0.018	1.684	0.093
Customer Experience (X1) -> Customer Satisfaction (Y1) -> Customer Trust (Y2) -> Customer Loyalty (Y3)	0.084	0.083	0.046	1.810	0.071



Customer Experience (X1) - > Customer Satisfaction (Y1) -> Customer Trust (Y2) -> Customer Loyalty (Y3)	0.046	0.045	0.025	1.805	0.072
Customer Engagement (X2) -> Customer Satisfaction (Y1) -> Brand Religiosity Image (Z) -> Customer Trust (Y2)	0.117	0.119	0.025	4.647	0.000
Customer Satisfaction (Y1) - > Brand Religiosity Image (Z) -> Customer Trust (Y2)	0.324	0.325	0.049	6.599	0.000
Customer Experience (X1) - > Customer Satisfaction (Y1) -> Brand Religiosity Image (Z) -> Customer Trust (Y2)	0.177	0.176	0.033	5.418	0.000
Customer Engagement (X2) -> Customer Satisfaction (Y1) -> Customer Trust (Y2)	0.192	0.194	0.038	4.995	0.000
Customer Experience (X1) - > Customer Satisfaction (Y1) -> Customer Trust (Y2)	0.290	0.286	0.042	6.825	0.000

