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APPENDIXES

Appendix I : Biography

BIOGRAPHY

Personel Data

Name   : Muhammad Akhyarul Amal

Place. Date of birth   : Ujung Pandang, 24 Oktober 1999

Sex   : Male

Adress   : Jalan Sunu Kompleks Unhas Blok HX no. 11

Contact   : m.akhyarulamal@gmail.com

Educational Background

1. Universitas Hasanuddin (2017 – 2021)

2. SMA Negeri 17 Makassar (2014 – 2017)

3. SMP Islam Athirah I Makassar (2011 – 2014)

4. SD Inpres Baraya I Makassar (2005 – 2011)

Organizational Experience

1. Volunteer of Bank Indonesia (BI) Corner Club (2019)

2. Equilibrium Unhas as Head of Warehouse (2020)

3. Hipmi PT Unhas as member of Organisasi, Kaderisasi, dan Keanggotaan (2020)

Thus this biodata is made in truth.

Makassar, October 26th 2021

Muhammad Akhyarul Amal

Appendix II : Questionnaire

RESEARCH QUESTIONNAIRE

I. Identity of Respondents

Respondent criteria:

    1. Customer of BCA whoever purchased product Tahapan Xpresi

    2. Customer at the age 17 – 25

Respondent Identity:

    1. Name

    2. Gender

        a. Male

        b. Female

    3. Age

        a. 17 – 19 years old

        b. 20 – 22 years old

        c. 23 – 25 years old

        d. Other

    4. Have you ever purchased Tahapan Xpresi account ?

        a. Yes

        b. No (You do not need to continue filling out the questionnaire)

    5. How long have you been purchasing Tahapan Xpresi account ?

        a. < 6 months

        b. 6 months – 1 year

        c.1 year – 2 year

        d. > 2 years

Instructions:

By checking the (√) in the column attached to the description, choose the

following sentence that suits you best::

SA : Strongly Agree (5)
A   : Agree (4)
PA : Partial Agree (3)
D   : Disagree (2)
SD : Strongly Disagree (1)

II. Research Questionnaire

PRODUCT QUALITY

Product Quality	SCORE				
	SD	D	PA	A	SA
I opened a Tahapan Xpresi account because there is no registration fee.					
I opened a Tahapan Xpresi account because the monthly administration fee is relatively low.					
I opened a Tahapan Xpresi account because the initial deposit was relatively light.					
I opened a Tahapan Xpresi account because it was more practical without a savings book.					
I opened a Tahapan Xpresi account because the Tahapan Xpresi card is stylish and trendy in design.					

PROCESS

Process	SCORE				
	SD	D	PA	A	SA
I opened a Tahapan Xpresi account because of the efficient opening process.					
I opened a Tahapan Xpresi account because the data verification process was fast.					
I opened a Tahapan Xpresi account because the process of making an ATM card was fast					
I opened a Tahapan Xpresi account because it can be done online.					
I opened a Tahapan Xpresi account because the process can be done in addition to working hours.					

SERVICE QUALITY

Service Quality	SCORE				
	SD	D	PA	A	SA
BCA provides convenient facilities for me in conducting transactions.					
BCA employees try to build good relationships with their customers.					
BCA employees always help me in resolving any complaints.					
The resolution of problems and complaints can be resolved quickly by BCA employees.					
The guarantee provided by BCA is able to reassure its customers if one day there is a problem.					

PROMOTION

Promotion	SCORE				
	SD	D	PA	A	SA
I chose the Tahapan Xpresi account because of the interesting advertisements I saw in public areas.					
I opened a Tahapan Xpresi account because of the brochure/leaflet provided by BCA.					
I saved in my Tahapan Xpresi account because BCA put out interesting advertisements at several events that it participated in.					
I am interested in opening a Tahapan Xpresi account because I am interested in BCA partner merchants.					
I opened a Tahapan Xpresi account because I was interested in the lottery offered by BCA.					

CUSTOMER PURCHASE DECISION

Customer Purchase Decision	SCORE				
	SD	D	PA	A	SA
I use the Tahapan Xpresi product because of a need or goal to be achieved.					
I'm looking for as much information as possible about the Tahapan Xpresi product.					
I compared the Tahapan Xpresi product with other products offered by BCA.					
I am interested in using the Tahapan Xpresi product due to the ease of access to information.					
I continue to use the Tahapan Xpresi product because BCA fulfills my expectations and needs.					

Appendix III : Respondents Characteristics

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	38	39.2	39.2	39.2
	Female	59	60.8	60.8	100.0
	Total	97	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17-19 years old	24	24.7	24.7	24.7
	20-22 years old	66	68.0	68.0	92.8
	23-25 years old	7	7.2	7.2	100.0
	Total	97	100.0	100.0	

Have Purchased Tahapan Xpresi Acount

		Frequency	Percent	Valid Percent	CumulativePercent
Valid	Yes	97	100.0	100.0	100.0

Purchasing Tahapan Xpresi Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 6 months	6	6.2	6.2	6.2
	6 months - 1 year	57	58.8	58.8	65.0
	> 1 year - 2 years	23	23.7	23.7	88.7
	> 2 years	11	11.3	11.3	100.0
	Total	97	100.0	100.0	

Appendix IV : Validity Test

PRODUCT QUALITY

		Product quality.1	Product quality.2	Product quality.3	Product quality.4	Product quality.5	Total Product quality
		Correlations					
Product quality.1	Pearson Correlation	1	.683**	.718**	.512**	.476**	.665**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	97	97	97	97	97	97
Product quality.2	Pearson Correlation	.683**	1	.680**	.453**	.505**	.514**
	Sig. (2-tailed)	.000		.000	.000	.000	.003
	N	97	97	97	97	97	97
Product quality.3	Pearson Correlation	.718**	.680**	1	.452**	.479**	.643**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	97	97	97	97	97	97
Product quality.4	Pearson Correlation	.512**	.453**	.452**	1	.781**	.624**
	Sig. (2-tailed)	.008	.799	.000		.000	.000
	N	97	97	97	97	97	97
Product quality.5	Pearson Correlation	.476**	.505**	.479**	.781**	1	.635**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	97	97	97	97	97	97
Total.B.A warenes s	Pearson Correlation	.665**	.514**	.643**	.624**	.635**	1
	Sig. (2-tailed)	.000	.003	.000	.000	.000	
	N	97	97	97	97	97	97

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

PROCESS

		Process.1	Process.2	Process..3	Process..4	Process.5	Total Process.
		Correlations					
Process.1	Pearson Correlation	1	.109	.305**	.410**	.474**	.471**
	Sig. (2-tailed)		.289	.002	.000	.000	.000
	N	97	97	97	97	97	97
Process..2	Pearson Correlation	.109	1	.276**	.390**	.434**	.474**
	Sig. (2-tailed)	.289		.006	.006	.000	.003
	N	97	97	97	97	97	97
Process..3	Pearson Correlation	.305**	.276**	1	.250**	.275**	.404**
	Sig. (2-tailed)	.002	.006		.014	.006	.000
	N	97	97	97	97	97	97
Process..4	Pearson Correlation	.410**	.390**	.250*	1	.804**	.614**
	Sig. (2-tailed)	.000	.006	.000		.000	.000
	N	97	97	97	97	97	97
Process..5	Pearson Correlation	.474**	.434**	.275**	.804**	1	.639**
	Sig. (2-tailed)	.000	.000	.006	.000		.000
	N	97	97	97	97	97	97
Total.B.A warenes s	Pearson Correlation	.471**	.474**	.404**	.614**	.639**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	97	97	97	97	97	97

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

SERVICE QUALITY

		Service quality.1	Service quality.2	Service quality.3	Service quality 4	Service quality.5	Total Service quality
		Correlations					
Service quality.1	Pearson Correlation	1	.502**	.215**	.408**	.404**	.567**
	Sig. (2-tailed)		.000	.034	.000	.000	.000
	N	97	97	97	97	97	97
Service quality..2	Pearson Correlation	.502**	1	.523**	.669**	.225**	.490**
	Sig. (2-tailed)	.000		.000	.006	.000	.003
	N	97	97	97	97	97	97
Service quality.3	Pearson Correlation	.215**	.523**	1	.588**	.101	.307**
	Sig. (2-tailed)	.024	.000		.000	.323	.000
	N	97	97	97	97	97	97
Service quality.4	Pearson Correlation	.408**	.669**	.588**	1	.393**	.357**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	97	97	97	97	97	97
Service quality.5	Pearson Correlation	.404**	.225**	.101	.393**	1	.297**
	Sig. (2-tailed)	.000	.027	.323	.000		.000
	N	97	97	97	97	97	97
Total. Service quality	Pearson Correlation	.567**	.490**	.307**	.357**	.297**	1
	Sig. (2-tailed)	.000	.003	.002	.000	.003	
	N	97	97	97	97	97	97

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

PROMOTION

		Promotion.1	Promotion.2	Promotion.3	Promotion 4	Promotion.5	Total Promotion
		Correlations					
Promotion.1	Pearson Correlation	1	.645**	.717**	.680**	.412**	.514**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	97	97	97	97	97	97
Promotion.2	Pearson Correlation	.645**	1	.687**	.603**	.480**	.632**
	Sig. (2-tailed)	.000		.000	.006	.000	.003
	N	97	97	97	97	97	97
Promotion.3	Pearson Correlation	.717**	.687**	1	.811**	.619**	.535**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	97	97	97	97	97	97
Promotion.4	Pearson Correlation	.680**	.603**	.811**	1	.748**	.584**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	97	97	97	97	97	97
Promotion.5	Pearson Correlation	.412**	.480**	.619**	.748**	1	.425**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	97	97	97	97	97	97
Total. Promotion	Pearson Correlation	.514**	.632**	.535**	.584**	.425**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	97	97	97	97	97	97

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

CUSTOMER PURCHASE DECISION

		Customer purchase decision.1	Customer purchase decision.2	Customer purchase decision .3	Customer purchase decision 4	Customer purchase decision.5	Total Customer purchase decision
Customer purchase decision.1	Pearson Correlation	1	.146	.495**	.251**	.124	.469**
	Sig. (2-tailed)		.154	.000	.013	.227	.000
	N	97	97	97	97	97	97
Customer purchase decision.2	Pearson Correlation	.146	1	.280**	.196	.388**	.607**
	Sig. (2-tailed)	.154		.006	.054	.000	.003
	N	97	97	97	97	97	97
Customer purchase decision.3	Pearson Correlation	.495**	.280**	1	.487**	.449**	.619**
	Sig. (2-tailed)	.000	.006		.000	.000	.000
	N	97	97	97	97	97	97
Customer purchase decision.4	Pearson Correlation	.251*	.196	.487**	1	.239*	.472**
	Sig. (2-tailed)	.013	.054	.000		.000	.000
	N	97	97	97	97	97	97
Customer purchase decision.5	Pearson Correlation	.124	.388**	.449**	.239*	1	.489**
	Sig. (2-tailed)	.227	.000	.000	.019		.000
	N	97	97	97	97	97	97
Total. Customer purchase decision	Pearson Correlation	.469**	.607**	.619**	.472**	.489**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	97	97	97	97	97	97

Correlations

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

Appendix V : Realibility Test

Case Processing Summary

		N	%
Cases	Valid	97	100.0
	Excluded[a]	0	.0
	Total	97	100.0

a. Listwise deletion based on all variables in theprocedure.

Product Quality (X1)

Reliability Statistics

Cronbach's Alpha	N of Items
.867	5

Process (X2)

Reliability Statistics

Cronbach's Alpha	N of Items
.754	5

Service Quality (X3)

Reliability Statistics

Cronbach's Alpha	N of Items
.771	5

Promotion (X4)

Reliability Statistics

Cronbach's Alpha	N of Items
.898	5

Customer Purchase Decision (Y)

Reliability Statistics

Cronbach's Alpha	N of Items
.686	5

Appendix VI : Regression Analysis

R²

Model Summary

Model	R	RSquare	Adjusted R Square	Std. Errorof the Estimate
1	.725ª	.525	.505	2.570

a. Predictors: (Constant), Promotion, Service Quality, Process, Product Quality

F Test

ANOVAª

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	672.633	4	168.158	25.444	.000 b
1	Residual	608.027	92	6.609		
	Total	1280.660	96			

a.Dependent Variable: Customer Purchase Decision
b.Predictors: (Constant), Promotion, Service Quality, Process, Product Quality

T Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.061	1.915		.554	.581
Product Quality	.415	.094	.389	4.417	.000
Process	.128	.075	.148	1.719	.089
Service Quality	.336	.077	.343	4.388	.000
Promotion	.078	.052	.118	1.514	.134

a. Dependent Variable : Customer Purchase Decision