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Kepada Yang terhormat
Bapak/Ibu/Sdr(i) Nasabah pada Bank BRI CABANG MAROS
Di -
Tempat

Nasabah Yang Terhormat,

Berkenaan dengan pelaksanaan penelitian yang kami lakukan dalam rangka penyelesaian studi pada Program Pascasarjana Magister Manajemen Fakultas Ekonomi dan Bisnis Universitas Hasanuddin Makassar.

Dibawah ini terdapat daftar pernyataan-pernyataan yang berkaitan dengan perasaan anda terhadap digitalisasi bank dan kualitas layanan frontliner terhadap loyalitas nasabah melalui kepuasan nasabah pada Bank BRI Cabang Maros, dimana didalamnya butuh tanggapan dari anda. Daftar pernyataan tersebut kami mohon agar diberikan penilaian mulai dari yang sangat setuju sampai dengan sangat tidak setuju.

Untuk itu, saya mengharapkan kesediaan dari Bapak/Ibu/Sdr(i) untuk menjawab kuesioner ini sesuai dengan petunjuk yang tersedia. Semua informasi yang Bapak/Ibu/Sdr (i) berikan akan dijamin kerahasiaannya dan hanya digunakan untuk tujuan penelitian ini.

Atas kesediaan Bapak/Ibu/Sdr (i) dalam menjawab kuesioner ini saya ucapkan terima kasih.

Makassar, Januari 2022
Peneliti,

MUJAHID AMIN

KUESIONER UNTUK NASABAH PADA BANK BRI CABANG MAROS

BAGIAN A

IDENTITAS RESPONDEN

Petunjuk pengisian:

Beri tanda centang (√) pada jawaban yang mewakili jawaban anda pada masing-masing pertanyaan dibawah ini.

1. Umur

- Dibawah 20 tahun
- 21-30 tahun
- 31-40 tahun
- 41-50 tahun
- Diatas 51 tahun

2. Jenis Kelamin

- Laki-laki
- Wanita

3. Pendidikan terakhir

- SMA
- D3
- S1
- S2
- Lainnya

4. Pekerjaan Pensiunan

- Karyawan/Karyawati
- Wiraswasta/Pengusaha
- Pelajar/Mahasiswa
- Ibu Rumah Tangga
- Lainnya

5. Berapa lama anda telah menjadi nasabah pada Bank BRI CABANG MAROS? (.....tahun)

BAGIAN B

Petunjuk pengisian:

Berikut ini penilaian anda terhadap pengaruh digitalisasi bank, kualitas layanan frontliner dan kepuasan nasabah yang anda peroleh dari bank tempat anda menjadi nasabah. Mohon anda memberi tanda silang (X) nomor yang disediakan sesuai dengan penilaian anda dan prioritas anda dalam menilai setiap item pertanyaan. Kriteria penilaiannya adalah sebagai berikut :

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

DIGITALISASI BANK (X1)

No.	Pernyataan	Tanggapan				
		STS	TS	N	S	SS
1.	Bank BRI Cabang Maros menerapkan digitalisasi bank sehingga memungkinkan untuk mempercepat waktu dalam bertransaksi					
2.	Penerapan digitalisasi yang dilakukan oleh Bank BRI Cabang Maros dapat meningkatkan efisiensi dan efektivitas kerja bank dalam melayani nasabah					
3.	Digitalisasi yang diterapkan oleh Bank BRI Cabang Maros memberikan kenyamanan bagi nasabah dalam mengelola transaksi keuangan					
4.	Bank BRI Cabang Maros melakukan interaksi dengan menggunakan digitalisasi secara jelas, fleksibel, aman, terpercaya dan dapat diandalkan					
5.	Setiap nasabah menggunakan digitalisasi sehingga memudahkan nasabah dalam melakukan transaksi kapanpun dan dimanapun					

KUALITAS LAYANAN (X2)

No.	Pernyataan	Tanggapan				
		STS	TS	N	S	SS
1.	Kecermatan karyawan bank (CS dan Teller) dalam memberikan pelayanan kepada setiap nasabah yang datang					
2.	Karyawan memberikan layanan kepada setiap nasabah dengan cepat dan tepat selama bertransaksi					

3.	Karyawan selalu mengedepankan keramahtamahan dalam memberikan layanan kepada setiap nasabah yang datang					
4.	Karyawan memberikan layanan kepada setiap nasabah tanpa adanya diskriminatif atau perbedaan					
5.	Ruangan Bank BRI Cabang Maros didesain dengan baik serta ber AC sehingga memberikan kenyamanan bagi setiap nasabah yang ingin melakukan transaksi pada Bank BRI Cabang Maros					

KEPUASAN NASABAH (Z)

No.	Pernyataan	Tanggapan				
		STS	TS	N	S	SS
1.	Saya merasa puas dengan produk-produk perbankan dan jasa yang ditawarkan oleh Bank BRI Cabang Maros					
2.	Saya puas dengan pelayanan pihak bank yang memberikan layanan sesuai dengan keinginan dan harapan nasabayh					
3.	Saya mempunyai pengalaman yang baik selama menjadi nasabah Bank BRI Cabang Maros saat menggunakan produk dan jasa layanan Bank.					

LOYALITAS NASABAH (Y)

No.	Pernyataan	Tanggapan				
		STS	TS	N	S	SS
1.	Saya berpendirian untuk selalu menabung pada Bank BRI Cabang Maros					
2.	Saya tidak tertarik untuk menggunakan produk-produk perbankan yang ditawarkan oleh bank lain selain pada Bank BRI Cabang Maros					
3.	Saya akan merekomendasikan kepada teman, rekan kerja, dan keluarga atas produk-produk perbankan yang ditawarkan Bank BRI Cabang Maros untuk menabung					

----- Terima Kasih -----

LAMPIRAN 2 : DATA RESPONDEN

No	Umur	Jenis	Pendidikan	Pekerjaan	Lama menjadi
1	2	1	2	2	2
2	2	1	3	2	2
3	2	1	3	2	2
4	3	1	2	2	3
5	3	1	2	2	3
6	3	1	2	2	3
7	3	1	3	6	3
8	4	1	3	6	3
9	4	1	4	6	3
10	4	1	4	6	3
11	4	1	4	6	3
12	5	1	4	1	4
13	5	1	3	1	4
14	5	1	3	1	4
15	4	1	3	3	4
16	4	1	4	3	4
17	4	1	3	3	4
18	4	1	3	3	4
19	4	1	3	3	4
20	5	1	4	1	4
21	5	1	4	1	3
22	2	2	3	3	3
23	2	2	3	3	3
24	3	2	3	3	3
25	3	2	3	3	4
26	3	1	2	3	4
27	3	1	2	3	4
28	4	1	2	3	4
29	5	1	3	1	4
30	5	1	3	1	4
31	5	1	3	1	4
32	5	1	2	1	4
33	5	2	2	1	4
34	2	2	3	3	4
35	2	2	3	3	4
36	1	2	1	4	1
37	1	2	1	4	2
38	1	1	1	4	2
39	1	1	1	4	1
40	1	1	1	4	1
41	1	1	1	4	1
42	1	1	1	4	2
43	2	1	2	3	2
44	2	1	3	3	2
45	3	2	3	3	4
46	3	2	2	3	4
47	3	2	3	3	4
48	1	2	1	4	1
49	1	2	1	4	1
50	1	2	1	4	1
51	1	2	1	4	1
52	1	2	1	4	2
53	1	2	1	4	2
54	1	2	1	4	1
55	1	1	1	4	1
56	5	1	3	1	2
57	4	1	3	3	2
58	4	1	4	3	4
59	3	1	4	3	4
60	2	1	4	3	4
61	2	1	3	3	4
62	1	1	1	4	1
63	1	2	1	4	2
64	1	2	1	4	2
65	1	2	1	4	1
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LAMPIRAN 3 : DATA JAWABAN RESPONDEN

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104	4	5	4	4	2	2	2	3	3	3	3	4	5	4	3	4	3	
105	5	5	4	4	4	4	4	5	5	4	4	4	5	5	4	5	5	
106	5	5	4	4	4	4	4	4	4	4	4	4	5	5	4	4	5	
107	5	5	4	4	4	4	4	4	4	5	4	4	5	5	4	5	5	
108	4	4	5	5	5	4	4	4	4	5	5	4	5	5	4	5	5	
109	4	4	5	5	5	5	5	5	4	5	5	4	5	5	5	5	5	
110	5	5	4	5	4	4	5	4	4	4	4	4	5	5	4	4	5	
111	3	2	3	4	4	4	4	5	5	4	4	3	3	4	4	5	5	
112	3	2	3	4	3	4	4	5	5	5	4	3	3	4	4	5	5	
113	3	3	2	4	2	3	3	2	4	2	2	3	3	4	2	3	3	
114	3	3	2	2	2	3	3	2	5	2	2	2	3	3	3	4	3	
115	3	3	2	2	2	2	2	3	5	3	2	2	3	3	3	4	3	
116	2	2	3	2	2	2	2	3	4	3	3	2	2	3	3	4	3	
117	2	2	3	2	3	2	2	3	4	3	3	2	3	3	3	4	3	
118	2	2	3	2	3	3	3	2	4	3	3	2	3	3	3	4	3	
119	3	3	2	3	2	3	3	2	2	2	2	2	3	3	3	2	2	
120	5	5	4	4	4	5	5	4	3	4	4	4	5	5	4	5	4	
121	5	5	4	4	4	4	5	4	3	4	4	4	5	5	4	5	4	
122	4	5	4	4	4	4	5	5	2	4	4	4	4	5	4	5	4	
123	5	4	5	5	5	5	5	5	2	4	4	4	4	4	4	5	5	
124	4	4	4	5	5	4	4	4	2	5	5	4	5	4	4	5	4	
125	4	5	4	5	5	4	4	5	2	3	5	4	5	5	4	4	4	
126	4	5	5	4	4	5	5	4	2	3	4	4	5	5	3	4	4	
127	3	3	2	4	4	4	2	3	3	3	2	3	3	4	3	2	3	
128	3	3	2	4	3	2	2	3	3	3	2	3	3	4	3	2	3	
129	2	2	3	3	3	2	2	3	3	3	2	2	3	3	3	2	3	
130	2	2	3	3	2	2	2	3	4	3	3	2	3	3	3	4	3	
131	2	2	2	2	2	2	3	2	4	2	3	2	3	2	3	4	3	
132	2	3	2	2	2	2	3	2	4	2	3	2	3	2	3	4	3	
133	3	3	3	2	2	2	3	2	5	3	2	2	3	2	4	4	3	
134	3	3	2	2	3	2	2	3	5	2	2	2	3	5	3	4	3	
135	4	4	4	3	4	2	2	3	4	2	2	4	5	4	2	3	3	
136	5	4	4	4	4	4	4	5	5	5	4	4	5	4	4	5	5	
137	5	5	4	4	4	4	4	5	5	5	4	4	5	5	5	5	5	
138	5	4	5	4	5	5	5	5	5	5	4	4	5	5	5	5	5	
139	4	4	5	4	5	5	5	4	5	4	5	4	5	5	4	5	5	
140	4	5	4	5	4	4	4	4	5	5	5	4	5	5	5	5	5	

141	5	5	4	5	3	4	5	5	4	4	5	4	5	5
142	5	5	5	4	4	4	4	5	5	4	4	5	4	5
143	2	2	3	4	3	4	3	3	5	4	3	4	3	4
144	3	2	3	3	3	3	2	2	2	3	2	3	2	3
145	3	3	2	3	2	3	3	2	2	2	2	3	2	3
146	3	3	2	2	2	2	3	3	3	2	2	3	2	3
147	3	3	2	2	2	2	3	3	3	2	2	3	2	3
148	2	2	3	2	2	2	2	2	3	3	4	2	3	3
149	2	2	3	2	3	2	3	3	3	3	4	2	3	3
150	3	2	2	3	3	3	2	2	2	3	4	2	3	3
151	3	2	2	3	2	3	2	2	2	2	4	2	3	3
152	4	5	4	2	4	2	3	3	2	2	2	4	4	3
153	4	5	4	2	4	4	5	5	4	4	3	4	4	5
154	4	5	4	4	4	4	5	5	4	4	3	4	4	5
155	5	4	5	4	5	4	4	5	5	5	3	5	4	5
156	5	4	5	4	5	5	4	4	5	3	4	4	4	5
157	4	5	4	5	4	5	5	5	4	4	3	4	4	5
158	4	5	4	5	4	5	5	5	4	4	3	4	4	5
159	4	5	4	4	4	4	5	5	4	4	3	4	4	5
160	3	2	5	4	3	4	5	5	4	4	4	3	4	5
161	3	2	3	4	3	3	2	2	3	3	3	3	4	4
162	2	3	3	2	2	3	2	2	2	2	3	2	3	4
163	2	3	2	2	2	3	2	2	2	2	2	2	3	3
164	2	3	2	3	2	2	3	3	2	2	2	2	3	3
165	2	2	2	3	2	2	3	3	3	2	3	3	3	3
166	3	2	2	2	3	2	3	3	3	2	3	2	3	3
167	3	2	3	2	3	2	3	3	3	3	3	3	4	4
168	3	2	2	3	2	3	2	2	2	3	2	2	3	4
169	4	5	4	4	2	3	2	2	2	2	2	2	2	3
170	4	5	4	4	5	2	3	3	2	4	3	3	3	4
171	4	5	4	4	4	4	5	5	5	4	4	5	5	5
172	5	4	5	5	4	4	5	5	5	4	4	4	5	5
173	5	4	5	5	5	5	5	5	4	5	5	4	4	5
174	4	4	4	4	5	5	4	4	4	5	4	4	5	5
175	4	5	3	4	5	4	4	5	4	4	4	4	5	5
176	4	5	3	4	5	4	4	5	4	4	4	4	5	5
177	3	2	2	2	2	3	3	2	3	3	3	3	4	4
178	3	2	2	2	2	3	2	2	3	3	3	3	4	4
179	2	3	3	2	3	2	2	3	2	2	2	2	3	3
180	2	3	3	3	3	2	2	2	3	2	2	2	2	3
181	2	3	3	3	3	2	2	2	2	2	2	2	2	3
182	2	3	2	3	3	2	3	3	2	2	2	2	3	3
183	3	2	2	3	3	3	3	2	2	3	2	3	3	3
184	3	2	2	2	3	3	3	2	3	3	3	3	4	4
185	3	2	2	2	2	2	3	3	3	3	3	3	3	4
186	3	2	2	2	2	2	3	3	2	3	3	3	4	4
187	4	5	4	4	5	4	4	5	5	5	4	5	5	5
188	4	5	4	4	5	4	4	5	5	5	4	5	5	5
189	4	5	4	4	5	4	4	5	5	5	4	5	4	5
190	4	4	5	5	4	4	5	4	4	4	4	5	4	5
191	5	4	5	5	4	5	5	4	4	4	4	5	4	5
192	5	5	4	4	4	5	5	4	4	4	4	5	4	5
193	4	5	4	4	4	4	4	5	5	2	4	4	4	5
194	4	5	4	4	5	4	4	5	5	2	4	4	4	5
195	4	5	4	4	4	4	4	5	4	2	4	4	4	5
196	3	2	4	3	2	3	2	2	2	3	3	3	4	4
197	3	2	5	3	2	3	2	2	2	3	3	3	4	4
198	3	2	4	3	2	2	3	2	2	2	3	3	4	4
199	2	3	4	2	3	2	3	3	3	2	3	3	4	4
200	2	3	3	2	3	2	3	3	3	2	2	3	3	3

Lampiran 4 : Frekuensi Jawaban Responden

	Statistics				
	Valid	Missing	Median	Std. Deviation	Sum
Umur	400	0	3.0000	1.03628	1097.00
Jenis Kelamin	400	0	1.0000	.49418	568.00
Pendidikan Terakhir	400	0	3.0000	.84811	1020.00
Pekerjaan	400	0	4.0000	1.53862	1613.00
Lama Menjadi Nasabah	400	0	3.0000	.98458	1178.00
X1.1	400	0	3.0000	1.00074	1358.00
X1.2	400	0	3.0000	1.17061	1364.00
X1.3	400	0	3.0000	1.03328	1320.00
X1.4	400	0	3.0000	1.05296	1307.00
X1.5	400	0	3.0000	1.11898	1369.00
X2.1	400	0	3.0000	1.04676	1318.00
X2.2	400	0	3.0000	1.11319	1375.00
X2.3	400	0	3.0000	1.06787	1380.00
X2.4	400	0	3.0000	1.04725	1319.00
X2.5	400	0	3.0000	1.01304	1297.00
Z.1	400	0	3.0000	.92240	1247.00
Z.2	400	0	3.0000	1.08842	1377.00
Z.3	400	0	3.0000	1.05381	1381.00
Y1	400	0	3.0000	.90797	1275.00
Y2	400	0	3.0000	1.07451	1423.00
Y3	400	0	3.0000	1.04529	1404.00

		Umur			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 20 tahun	59	14.8	14.8	14.8
	21-30 tahun	91	22.8	22.8	37.5
	31-40 tahun	155	38.8	38.8	76.3
	41-50 tahun	84	21.0	21.0	97.3
	> 51 tahun	11	2.8	2.8	100.0
	Total	400	100.0	100.0	

		Jenis Kelamin			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki Laki	232	58.0	58.0	58.0
	Wanita	168	42.0	42.0	100.0
	Total	400	100.0	100.0	

Pendidikan Terakhir

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMA	59	14.8	14.8	14.8
	D.3	97	24.3	24.3	39.0
	S.1	209	52.3	52.3	91.3
	S.2	35	8.8	8.8	100.0
	Total	400	100.0	100.0	

Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pensiunan	11	2.8	2.8	2.8
	Karyawan/Karyawati	60	15.0	15.0	17.8
	Wiraswasta	108	27.0	27.0	44.8
	Pelajar/Mahasiswa	59	14.8	14.8	59.5
	Ibu Rumah tangga	50	12.5	12.5	72.0
	PNS	112	28.0	28.0	100.0
	Total	400	100.0	100.0	

Lama Menjadi Nasabah

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 tahun	37	9.3	9.3	9.3
	1.1-3 tahun	94	23.5	23.5	32.8
	3.1-5 tahun	123	30.8	30.8	63.5
	> 5 tahun	146	36.5	36.5	100.0
	Total	400	100.0	100.0	

X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	86	21.5	21.5	21.5
	CS	136	34.0	34.0	55.5
	S	112	28.0	28.0	83.5
	SS	66	16.5	16.5	100.0
	Total	400	100.0	100.0	

X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	120	30.0	30.0	30.0
	CS	101	25.3	25.3	55.3
	S	74	18.5	18.5	73.8
	SS	105	26.3	26.3	100.0
	Total	400	100.0	100.0	

		X1.3			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	115	28.8	28.8	28.8
	CS	106	26.5	26.5	55.3
	S	123	30.8	30.8	86.0
	SS	56	14.0	14.0	100.0
	Total	400	100.0	100.0	

		X1.4			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	128	32.0	32.0	32.0
	CS	91	22.8	22.8	54.8
	S	127	31.8	31.8	86.5
	SS	54	13.5	13.5	100.0
	Total	400	100.0	100.0	

		X1.5			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	108	27.0	27.0	27.0
	CS	108	27.0	27.0	54.0
	S	91	22.8	22.8	76.8
	SS	93	23.3	23.3	100.0
	Total	400	100.0	100.0	

		X2.1			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	115	28.8	28.8	28.8
	CS	114	28.5	28.5	57.3
	S	109	27.3	27.3	84.5
	SS	62	15.5	15.5	100.0
	Total	400	100.0	100.0	

		X2.2			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	105	26.3	26.3	26.3
	CS	108	27.0	27.0	53.3
	S	94	23.5	23.5	76.8
	SS	93	23.3	23.3	100.0
	Total	400	100.0	100.0	

		X2.3			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	TS	94	23.5	23.5	23.5
	CS	116	29.0	29.0	52.5
	S	106	26.5	26.5	79.0
	SS	84	21.0	21.0	100.0
	Total	400	100.0	100.0	

		X2.4			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	TS	113	28.3	28.3	28.3
	CS	119	29.8	29.8	58.0
	S	104	26.0	26.0	84.0
	SS	64	16.0	16.0	100.0
	Total	400	100.0	100.0	

		X2.5			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	TS	116	29.0	29.0	29.0
	CS	123	30.8	30.8	59.8
	S	109	27.3	27.3	87.0
	SS	52	13.0	13.0	100.0
	Total	400	100.0	100.0	

		Z.1			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	TS	127	31.8	31.8	31.8
	CS	121	30.3	30.3	62.0
	S	130	32.5	32.5	94.5
	SS	22	5.5	5.5	100.0
	Total	400	100.0	100.0	

		Z.2			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	TS	92	23.0	23.0	23.0
	CS	134	33.5	33.5	56.5
	S	79	19.8	19.8	76.3
	SS	95	23.8	23.8	100.0
	Total	400	100.0	100.0	

Z.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	87	21.8	21.8	21.8
	CS	130	32.5	32.5	54.3
	S	98	24.5	24.5	78.8
	SS	85	21.3	21.3	100.0
	Total	400	100.0	100.0	

Y1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	102	25.5	25.5	25.5
	CS	153	38.3	38.3	63.8
	S	113	28.3	28.3	92.0
	SS	32	8.0	8.0	100.0
	Total	400	100.0	100.0	

Y2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	72	18.0	18.0	18.0
	CS	142	35.5	35.5	53.5
	S	77	19.3	19.3	72.8
	SS	109	27.3	27.3	100.0
	Total	400	100.0	100.0	

Y3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	66	16.5	16.5	16.5
	CS	166	41.5	41.5	58.0
	S	66	16.5	16.5	74.5
	SS	102	25.5	25.5	100.0
	Total	400	100.0	100.0	

Lampiran 5 : Uji Butir Pernyataan

5.1. Uji Validitas dan Reliabilitas Digitalisasi Bank

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	400	100.0
	Excluded ^a	0	.0
	Total	400	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.907	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	13.4000	14.050	.808	.878
X1.2	13.3850	13.345	.748	.891
X1.3	13.4950	14.296	.736	.892
X1.4	13.5275	13.819	.790	.881
X1.5	13.3725	13.623	.755	.888

5.2. Uji Validitas dan Reliabilitas Kualitas Pelayanan

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	400	100.0
	Excluded ^a	0	.0
	Total	400	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.869	5

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	13.4275	11.814	.760	.825
X2.2	13.2850	11.653	.722	.835
X2.3	13.2725	12.209	.674	.846
X2.4	13.4250	12.024	.724	.834
X2.5	13.4800	13.027	.591	.865

5.3. Uji Validitas dan Reliabilitas Kepuasan Nasabah

Scale: ALL VARIABLES

Case Processing Summary			
		N	%
Cases	Valid	400	100.0
	Excluded ^a	0	.0
	Total	400	100.0

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

Reliability Statistics		
Cronbach's Alpha	N of Items	
.839	3	

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Z.1	6.8950	3.798	.691	.792
Z.2	6.5700	3.123	.735	.744
Z.3	6.5600	3.360	.690	.788

5.4. Uji Validitas dan Reliabilitas Loyalitas Nasabah

Scale: ALL VARIABLES

Case Processing Summary			
		N	%
Cases	Valid	400	100.0
	Excluded ^a	0	.0
	Total	400	100.0

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

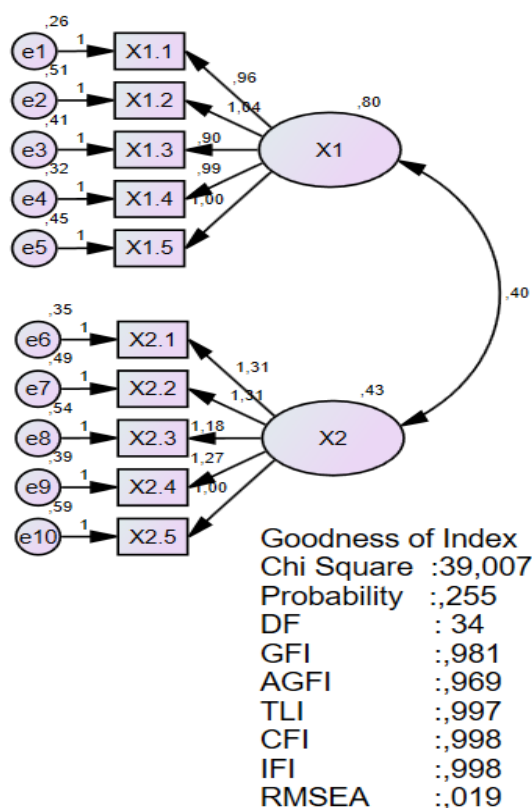
Reliability Statistics

Cronbach's Alpha	N of Items
.892	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y1	7.0675	3.938	.783	.859
Y2	6.6975	3.359	.779	.859
Y3	6.7450	3.358	.818	.821

Lampiran 6 : Model Pengujian Konstruktif Eksogen



Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	21	39,007	34	,255	1,147
Saturated model	55	,000	0		
Independence model	10	2378,468	45	,000	52,855

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,034	,981	,969	,606
Saturated model	,000	1,000		
Independence model	,538	,289	,131	,236

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,984	,978	,998	,997	,998
Saturated model	1,000		1,000		1,000

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,756	,743	,754
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	5,007	,000	24,667
Saturated model	,000	,000	,000
Independence model	2333,468	2177,403	2496,866

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,098	,013	,000	,062
Saturated model	,000	,000	,000	,000
Independence model	5,961	5,848	5,457	6,258

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,019	,000	,043	,989
Independence model	,361	,348	,373	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	81,007	82,197	164,827	185,827
Saturated model	110,000	113,119	329,531	384,531
Independence model	2398,468	2399,035	2438,382	2448,382

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	,203	,190	,252	,206
Saturated model	,276	,276	,276	,284
Independence model	6,011	5,620	6,421	6,013

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	498	574
Independence model	11	12

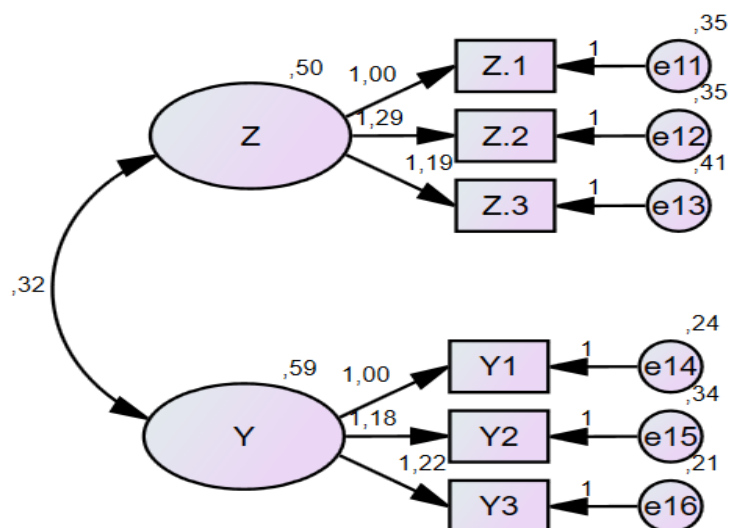
Estimates (Group number 1 - Default model)**Scalar Estimates (Group number 1 - Default model)****Maximum Likelihood Estimates****Regression Weights: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P	Label
X1.5 <--- Digitalisasi_Bank	1,000				
X1.4 <--- Digitalisasi_Bank	,991	,053	18,865	***	
X1.3 <--- Digitalisasi_Bank	,904	,053	17,134	***	
X1.2 <--- Digitalisasi_Bank	1,039	,059	17,470	***	
X1.1 <--- Digitalisasi_Bank	,962	,050	19,386	***	
X2.5 <--- Kualitas_Layanan	1,000				
X2.4 <--- Kualitas_Layanan	1,274	,095	13,353	***	
X2.3 <--- Kualitas_Layanan	1,175	,095	12,358	***	
X2.2 <--- Kualitas_Layanan	1,312	,101	13,038	***	
X2.1 <--- Kualitas_Layanan	1,308	,096	13,616	***	

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
X1.5 <--- Digitalisasi_Bank	,799
X1.4 <--- Digitalisasi_Bank	,842
X1.3 <--- Digitalisasi_Bank	,782
X1.2 <--- Digitalisasi_Bank	,794
X1.1 <--- Digitalisasi_Bank	,859
X2.5 <--- Kualitas_Layanan	,651
X2.4 <--- Kualitas_Layanan	,803
X2.3 <--- Kualitas_Layanan	,726
X2.2 <--- Kualitas_Layanan	,778
X2.1 <--- Kualitas_Layanan	,825

Lampiran 7 : Model Pengujian Konstruktif Endogen



Goodness of Index :
 Chi Square :12,637
 Probability : ,125
 DF : 8
 GFI : ,989
 AGFI : ,971
 TLI : ,993
 CFI : ,997
 IFI : ,997
 RMSEA : ,038

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	13	12,637	8	,125	1,580
Saturated model	21	,000	0		
Independence model	6	1341,680	15	,000	89,445

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,026	,989	,971	,377
Saturated model	,000	1,000		
Independence model	,473	,406	,169	,290

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,991	,982	,997	,993	,997
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,533	,528	,531
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	4,637	,000	18,454
Saturated model	,000	,000	,000
Independence model	1326,680	1210,166	1450,570

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,032	,012	,000	,046
Saturated model	,000	,000	,000	,000
Independence model	3,363	3,325	3,033	3,636

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,038	,000	,076	,648
Independence model	,471	,450	,492	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	38,637	39,102	90,526	103,526
Saturated model	42,000	42,750	125,821	146,821
Independence model	1353,680	1353,895	1377,629	1383,629

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	,097	,085	,131	,098

Model	ECVI	LO 90	HI 90	MECVI
Saturated model	,105	,105	,105	,107
Independence model	3,393	3,101	3,703	3,393

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	490	635
Independence model	8	10

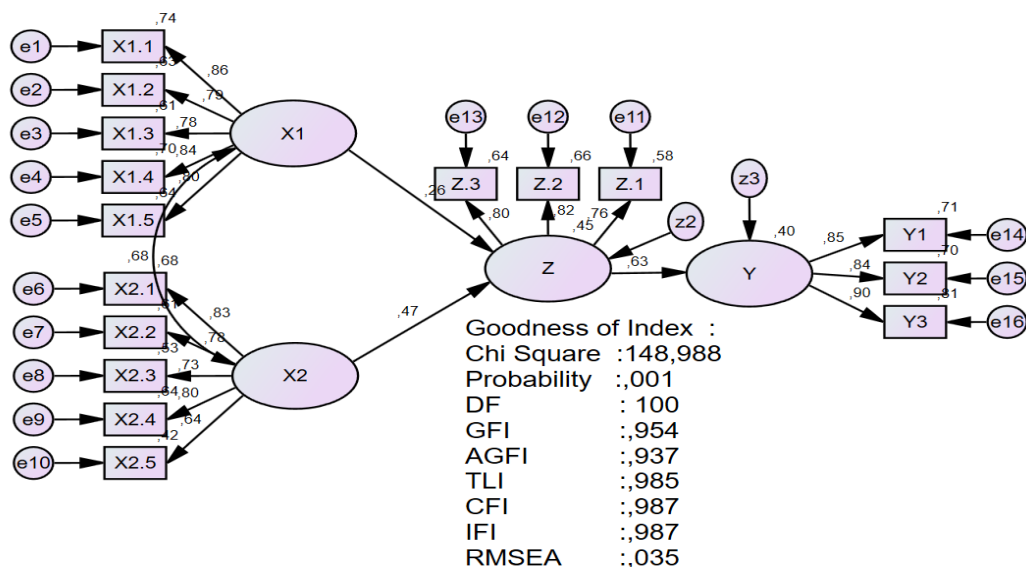
Estimates (Group number 1 - Default model)**Scalar Estimates (Group number 1 - Default model)****Maximum Likelihood Estimates****Regression Weights: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P	Label
Z.1 <--- Kepuasan_Nasabah	1,000				
Z.2 <--- Kepuasan_Nasabah	1,294	,083	15,556	***	
Z.3 <--- Kepuasan_Nasabah	1,185	,079	15,067	***	
Y1 <--- Loyalitas_Nasabah	1,000				
Y2 <--- Loyalitas_Nasabah	1,178	,059	19,977	***	
Y3 <--- Loyalitas_Nasabah	1,223	,057	21,381	***	

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
Z.1 <--- Kepuasan_Nasabah	,765
Z.2 <--- Kepuasan_Nasabah	,839
Z.3 <--- Kepuasan_Nasabah	,793
Y1 <--- Loyalitas_Nasabah	,844
Y2 <--- Loyalitas_Nasabah	,840
Y3 <--- Loyalitas_Nasabah	,897

Lampiran 8: Analisis Model Pengujian Jalur SEM AMOS Pengaruh Digitalisasi Bank, Kualitas Layanan *Prontliner* Terhadap Loyalitas Nasabah Melalui Kepuasan Nasabah (Sebelum Revisi)



Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	36	148,988	100	,001	1,490
Saturated model	136	,000	0		
Independence model	16	3990,018	120	,000	33,250

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,059	,954	,937	,701
Saturated model	,000	1,000		
Independence model	,468	,246	,145	,217

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,963	,955	,987	,985	,987
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,833	,802	,823
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	48,988	20,188	85,766
Saturated model	,000	,000	,000
Independence model	3870,018	3667,343	4079,967

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,373	,123	,051	,215
Saturated model	,000	,000	,000	,000
Independence model	10,000	9,699	9,191	10,225

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,035	,022	,046	,987
Independence model	,284	,277	,292	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	220,988	224,193	364,681	400,681
Saturated model	272,000	284,105	814,839	950,839
Independence model	4022,018	4023,443	4085,882	4101,882

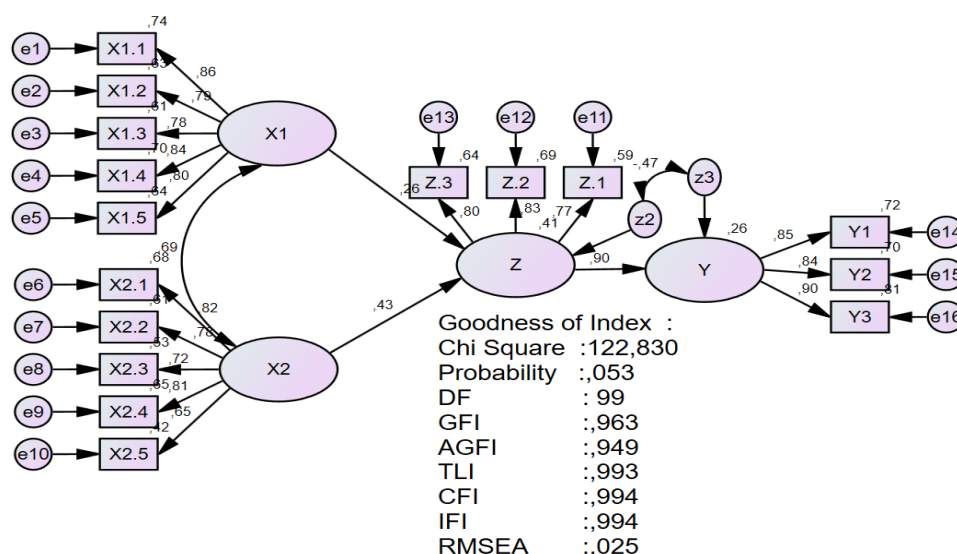
ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	,554	,482	,646	,562
Saturated model	,682	,682	,682	,712
Independence model	10,080	9,572	10,606	10,084

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	333	364
Independence model	15	16

Lampiran 9 : Model Pengujian Jalur SEM AMOS Pengaruh Digitalisasi Bank, Kualitas Layanan *Prontliner* Melalui Kepuasan Nasabah Terhadap Loyalitas Nasabah (Setelah Revisi)



Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	37	122,830	99	,053	1,241
Saturated model	136	,000	0		
Independence model	16	3990,018	120	,000	33,250

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,034	,963	,949	,701
Saturated model	,000	1,000		
Independence model	,468	,246	,145	,217

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,969	,963	,994	,993	,994
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,825	,800	,820
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	23,830	,000	56,144
Saturated model	,000	,000	,000
Independence model	3870,018	3667,343	4079,967

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,308	,060	,000	,141
Saturated model	,000	,000	,000	,000
Independence model	10,000	9,699	9,191	10,225

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,025	,000	,038	1,000
Independence model	,284	,277	,292	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	196,830	200,124	344,515	381,515
Saturated model	272,000	284,105	814,839	950,839
Independence model	4022,018	4023,443	4085,882	4101,882

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	,493	,434	,574	,502
Saturated model	,682	,682	,682	,712
Independence model	10,080	9,572	10,606	10,084

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	401	438
Independence model	15	16

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
Y3	2,000	5,000	,211	1,721	-1,188	-4,851
Y2	2,000	5,000	,075	,614	-1,280	-5,228
Y1	2,000	5,000	,266	2,172	-,791	-3,228
Z.1	2,000	5,000	,188	1,532	-1,080	-4,408
Z.2	2,000	5,000	,165	1,349	-1,263	-5,157
Z.3	2,000	5,000	,112	,918	-1,189	-4,854
X2.1	2,000	5,000	,203	1,658	-1,168	-4,770
X2.2	2,000	5,000	,092	,751	-1,338	-5,461
X2.3	2,000	5,000	,069	,560	-1,232	-5,031
X2.4	2,000	5,000	,223	1,818	-1,153	-4,707
X2.5	2,000	5,000	,254	2,077	-1,070	-4,369
X1.1	2,000	5,000	,140	1,141	-1,041	-4,250
X1.2	2,000	5,000	,147	1,200	-1,452	-5,926
X1.3	2,000	5,000	,141	1,148	-1,178	-4,810
X1.4	2,000	5,000	,147	1,199	-1,255	-5,122
X1.5	2,000	5,000	,114	,930	-1,347	-5,498
Multivariate					4,932	2,055

Observations farthest from the centroid (Mahalanobis distance) (Group number 1)

Observation number	Mahalanobis d-squared	p1	p2
397	36,340	,003	,646
387	36,120	,003	,306
240	34,030	,005	,365
391	33,344	,007	,277
370	32,302	,009	,303
393	32,025	,010	,209
386	31,899	,010	,123
375	31,452	,012	,104
384	31,089	,013	,084
377	31,042	,013	,044
398	30,863	,014	,027
376	30,623	,015	,019
383	30,140	,017	,024
2	30,135	,017	,011
399	29,820	,019	,011
222	29,055	,024	,030
394	29,026	,024	,017
359	28,761	,026	,016
361	28,691	,026	,010
371	27,826	,033	,047
69	27,814	,033	,029
53	27,164	,040	,080
87	27,059	,041	,065
337	26,749	,044	,086
334	26,646	,046	,071
392	26,498	,047	,067
357	26,326	,050	,068
134	26,090	,053	,081
396	25,982	,054	,072
290	25,968	,054	,050
64	25,925	,055	,037
19	25,823	,057	,032
395	25,530	,061	,050
390	25,396	,063	,050
62	25,223	,066	,056
5	25,052	,069	,063
52	24,923	,071	,064
321	24,790	,074	,066
169	24,528	,079	,097
385	24,456	,080	,087

18	24,319	,083	,093
309	24,315	,083	,068
1	24,023	,089	,115
97	23,918	,091	,115
355	23,759	,095	,133
329	23,677	,097	,127
289	23,322	,105	,237
369	23,316	,106	,194
368	23,267	,107	,174
310	23,232	,108	,150
51	23,231	,108	,117
333	23,145	,110	,116
3	22,729	,121	,265
197	22,714	,122	,226
152	22,685	,122	,198
244	22,637	,124	,181
265	22,596	,125	,162
318	22,423	,130	,206
389	22,364	,132	,195
362	22,362	,132	,159
325	22,249	,135	,175
56	22,228	,136	,150
88	22,226	,136	,120
125	22,021	,143	,176
126	21,939	,145	,180
351	21,881	,147	,172
315	21,866	,148	,146
378	21,854	,148	,122
327	21,815	,149	,110
214	21,775	,151	,099
270	21,678	,154	,109
243	21,516	,160	,147
124	21,477	,161	,135
301	21,400	,164	,139
58	21,377	,164	,121
352	21,331	,166	,113
76	21,104	,175	,188
347	20,896	,183	,278
322	20,724	,189	,358
98	20,696	,190	,333
356	20,684	,191	,297
346	20,541	,197	,360
225	20,535	,197	,319
95	20,512	,198	,293
9	20,505	,198	,256
160	20,501	,198	,221

213	20,500	,199	,187
231	20,433	,201	,192
326	20,365	,204	,198
328	20,116	,215	,333
323	19,928	,223	,443
123	19,887	,225	,432
122	19,871	,226	,398
372	19,862	,227	,361
153	19,840	,227	,335
15	19,836	,228	,297
4	19,636	,237	,419
288	19,480	,245	,511
103	19,473	,245	,471
226	19,438	,247	,457

Group number 1 (Group number 1 - Default model)

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Kepuasan_Nasabah	<---	Digitalisasi_Bank	,249	,059	4,222	***	
Kepuasan_Nasabah	<---	Kualitas_Layanan	,545	,090	6,074	***	
Loyalitas_Nasabah	<---	Kepuasan_Nasabah	,827	,085	9,789	***	
X1.5	<---	Digitalisasi_Bank	1,000				
X1.4	<---	Digitalisasi_Bank	,990	,053	18,736	***	
X1.3	<---	Digitalisasi_Bank	,908	,053	17,152	***	
X1.2	<---	Digitalisasi_Bank	1,042	,060	17,440	***	
X1.1	<---	Digitalisasi_Bank	,968	,050	19,454	***	
X2.5	<---	Kualitas_Layanan	1,000				
X2.4	<---	Kualitas_Layanan	1,286	,096	13,362	***	
X2.3	<---	Kualitas_Layanan	1,180	,096	12,320	***	
X2.2	<---	Kualitas_Layanan	1,322	,101	13,035	***	
X2.1	<---	Kualitas_Layanan	1,313	,097	13,573	***	
Z.3	<---	Kepuasan_Nasabah	1,000				
Z.2	<---	Kepuasan_Nasabah	1,074	,065	16,465	***	
Z.1	<---	Kepuasan_Nasabah	,846	,055	15,459	***	
Y1	<---	Loyalitas_Nasabah	1,000				
Y2	<---	Loyalitas_Nasabah	1,167	,058	19,993	***	
Y3	<---	Loyalitas_Nasabah	1,221	,056	21,747	***	

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
Kepuasan_Nasabah	<---	Digitalisasi_Bank	,264
Kepuasan_Nasabah	<---	Kualitas_Layanan	,426
Loyalitas_Nasabah	<---	Kepuasan_Nasabah	,904
X1.5	<---	Digitalisasi_Bank	,797
X1.4	<---	Digitalisasi_Bank	,838
X1.3	<---	Digitalisasi_Bank	,783
X1.2	<---	Digitalisasi_Bank	,794
X1.1	<---	Digitalisasi_Bank	,863
X2.5	<---	Kualitas_Layanan	,648
X2.4	<---	Kualitas_Layanan	,806
X2.3	<---	Kualitas_Layanan	,725
X2.2	<---	Kualitas_Layanan	,779
X2.1	<---	Kualitas_Layanan	,823
Z.3	<---	Kepuasan_Nasabah	,798
Z.2	<---	Kepuasan_Nasabah	,829
Z.1	<---	Kepuasan_Nasabah	,770
Y1	<---	Loyalitas_Nasabah	,847
Y2	<---	Loyalitas_Nasabah	,835
Y3	<---	Loyalitas_Nasabah	,899

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
Kepuasan_Nasabah	,405
Loyalitas_Nasabah	,256
Y3	,808
Y2	,697
Y1	,718
Z.1	,594
Z.2	,687
Z.3	,636
X2.1	,678
X2.2	,607
X2.3	,526
X2.4	,649
X2.5	,420
X1.1	,745
X1.2	,630
X1.3	,614
X1.4	,703
X1.5	,635

Total Effects (Group number 1 - Default model)

	Kualitas_ Layanan	Digitalisasi_ Bank	Kepuasan_ Nasabah	Loyalitas_ Nasabah
Kepuasan_Nasabah	,545	,249	,000	,000
Loyalitas_Nasabah	,451	,206	,827	,000
Y3	,551	,252	1,010	1,221
Y2	,526	,240	,965	1,167
Y1	,451	,206	,827	1,000
Z.1	,461	,210	,846	,000
Z.2	,585	,267	1,074	,000
Z.3	,545	,249	1,000	,000
X2.1	1,313	,000	,000	,000
X2.2	1,322	,000	,000	,000
X2.3	1,180	,000	,000	,000
X2.4	1,286	,000	,000	,000
X2.5	1,000	,000	,000	,000
X1.1	,000	,968	,000	,000
X1.2	,000	1,042	,000	,000
X1.3	,000	,908	,000	,000
X1.4	,000	,990	,000	,000
X1.5	,000	1,000	,000	,000

Standardized Total Effects (Group number 1 - Default model)

	Kualitas_ Layanan	Digitalisasi_ Bank	Kepuasan_ Nasabah	Loyalitas_ Nasabah
Kepuasan_Nasabah	,426	,264	,000	,000
Loyalitas_Nasabah	,385	,239	,904	,000
Y3	,346	,215	,812	,899
Y2	,321	,199	,755	,835
Y1	,326	,202	,766	,847
Z.1	,328	,204	,770	,000
Z.2	,353	,219	,829	,000
Z.3	,339	,211	,798	,000
X2.1	,823	,000	,000	,000
X2.2	,779	,000	,000	,000
X2.3	,725	,000	,000	,000
X2.4	,806	,000	,000	,000
X2.5	,648	,000	,000	,000
X1.1	,000	,863	,000	,000
X1.2	,000	,794	,000	,000
X1.3	,000	,783	,000	,000
X1.4	,000	,838	,000	,000
X1.5	,000	,797	,000	,000

Direct Effects (Group number 1 - Default model)

	Kualitas_ Layanan	Digitalisasi_ Bank	Kepuasan_ Nasabah	Loyalitas_ Nasabah
Kepuasan_Nasabah	,545	,249	,000	,000
Loyalitas_Nasabah	,000	,000	,827	,000
Y3	,000	,000	,000	1,221
Y2	,000	,000	,000	1,167
Y1	,000	,000	,000	1,000
Z.1	,000	,000	,846	,000
Z.2	,000	,000	1,074	,000
Z.3	,000	,000	1,000	,000
X2.1	1,313	,000	,000	,000
X2.2	1,322	,000	,000	,000
X2.3	1,180	,000	,000	,000
X2.4	1,286	,000	,000	,000
X2.5	1,000	,000	,000	,000
X1.1	,000	,968	,000	,000
X1.2	,000	1,042	,000	,000
X1.3	,000	,908	,000	,000
X1.4	,000	,990	,000	,000
X1.5	,000	1,000	,000	,000

Standardized Direct Effects (Group number 1 - Default model)

	Kualitas_ Layanan	Digitalisasi_ Bank	Kepuasan_ Nasabah	Loyalitas_ Nasabah
Kepuasan_Nasabah	,426	,264	,000	,000
Loyalitas_Nasabah	,000	,000	,904	,000
Y3	,000	,000	,000	,899
Y2	,000	,000	,000	,835
Y1	,000	,000	,000	,847
Z.1	,000	,000	,770	,000
Z.2	,000	,000	,829	,000
Z.3	,000	,000	,798	,000
X2.1	,823	,000	,000	,000
X2.2	,779	,000	,000	,000
X2.3	,725	,000	,000	,000
X2.4	,806	,000	,000	,000
X2.5	,648	,000	,000	,000
X1.1	,000	,863	,000	,000
X1.2	,000	,794	,000	,000
X1.3	,000	,783	,000	,000
X1.4	,000	,838	,000	,000
X1.5	,000	,797	,000	,000

Indirect Effects (Group number 1 - Default model)

	Kualitas_ Layanan	Digitalisasi_ Bank	Kepuasan_ Nasabah	Loyalitas_ Nasabah
Kepuasan_Nasabah	,000	,000	,000	,000
Loyalitas_Nasabah	,451	,206	,000	,000
Y3	,551	,252	1,010	,000
Y2	,526	,240	,965	,000
Y1	,451	,206	,827	,000
Z.1	,461	,210	,000	,000
Z.2	,585	,267	,000	,000
Z.3	,545	,249	,000	,000
X2.1	,000	,000	,000	,000
X2.2	,000	,000	,000	,000
X2.3	,000	,000	,000	,000
X2.4	,000	,000	,000	,000
X2.5	,000	,000	,000	,000
X1.1	,000	,000	,000	,000
X1.2	,000	,000	,000	,000
X1.3	,000	,000	,000	,000
X1.4	,000	,000	,000	,000
X1.5	,000	,000	,000	,000

Standardized Indirect Effects (Group number 1 - Default model)

	Kualitas_ Layanan	Digitalisasi_ Bank	Kepuasan_ Nasabah	Loyalitas_ Nasabah
Kepuasan_Nasabah	,000	,000	,000	,000
Loyalitas_Nasabah	,385	,239	,000	,000
Y3	,346	,215	,812	,000
Y2	,321	,199	,755	,000
Y1	,326	,202	,766	,000
Z.1	,328	,204	,000	,000
Z.2	,353	,219	,000	,000
Z.3	,339	,211	,000	,000
X2.1	,000	,000	,000	,000
X2.2	,000	,000	,000	,000
X2.3	,000	,000	,000	,000
X2.4	,000	,000	,000	,000
X2.5	,000	,000	,000	,000
X1.1	,000	,000	,000	,000
X1.2	,000	,000	,000	,000
X1.3	,000	,000	,000	,000
X1.4	,000	,000	,000	,000
X1.5	,000	,000	,000	,000

Modification Indices (Group number 1 - Default model)

Covariances: (Group number 1 - Default model)

			M.I.	Par Change
e11	<-->	z3	4,362	-,045
e13	<-->	Kualitas_Layanan	4,437	,042
e13	<-->	z3	4,778	,052
e6	<-->	z3	4,587	-,047
e6	<-->	e13	5,435	,057
e9	<-->	Digitalisasi_Bank	8,084	,072
e9	<-->	z3	4,461	,048
e10	<-->	Digitalisasi_Bank	4,987	,066
e2	<-->	e16	4,782	-,049
e2	<-->	e11	4,060	-,051
e4	<-->	z2	4,036	-,041

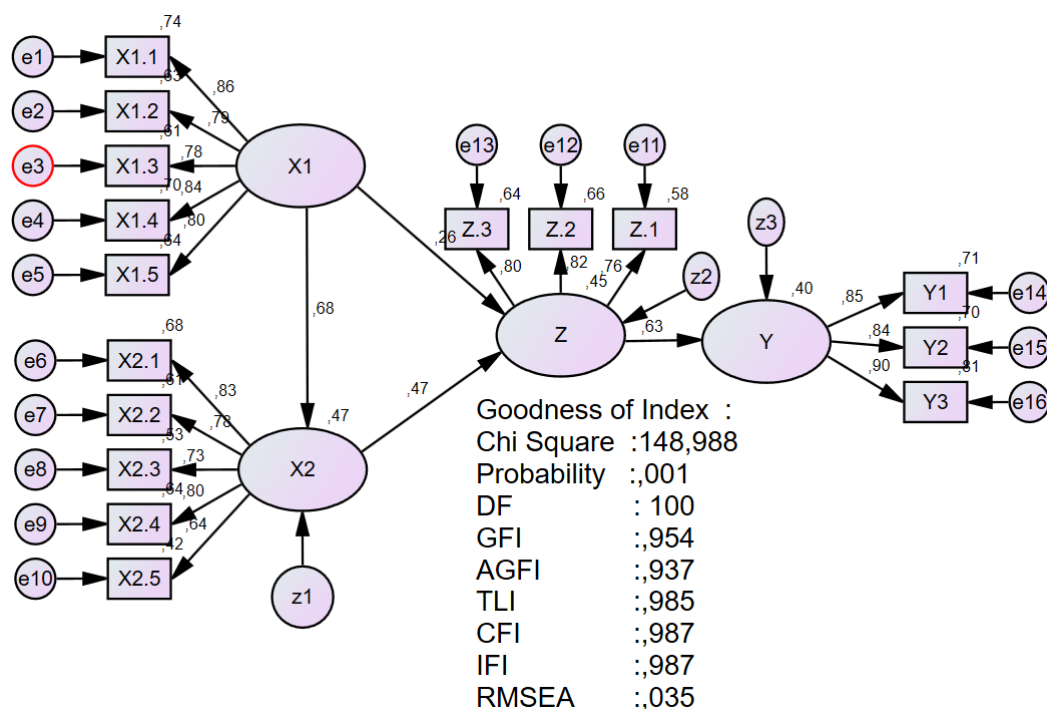
Lampiran 10 : Uji Sobel test Pengaruh Digitalisasi Bank terhadap Loyalitas Nasabah Melalui Kepuasan Nasabah

Input:		Test statistic:	Std. Error:	<i>p</i> -value:
<i>a</i>	0.264	Sobel test: 4.12440506	0.05786435	0.00003717
<i>b</i>	0.904	Aroian test: 4.10900179	0.05808126	0.00003974
<i>s_a</i>	0.059	Goodman test: 4.13998286	0.05764662	0.00003473
<i>s_b</i>	0.085	Reset all	Calculate	

Lampiran 11 : Uji Sobel Test Pengaruh Kualitas Layanan Terhadap Loyalitas Nasabah Melalui Kepuasan Nasabah

Input:		Test statistic:	Std. Error:	<i>p</i> -value:
<i>a</i>	0.426	Sobel test: 4.32438778	0.08905399	0.0000153
<i>b</i>	0.904	Aroian test: 4.30852004	0.08938197	0.00001644
<i>s_a</i>	0.090	Goodman test: 4.34043214	0.08872481	0.00001422
<i>s_b</i>	0.085	Reset all	Calculate	

Lampiran 12 : Uji Mediasi Pengaruh Digitalisasi Bank Terhadap Loyalitas Nasabah Melalui Kualitas Layanan Prontliner dan Kepuasan Nasabah (Model Awal)



Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	36	148,988	100	,001	1,490
Saturated model	136	,000	0		
Independence model	16	3990,018	120	,000	33,250

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,059	,954	,937	,701
Saturated model	,000	1,000		
Independence model	,468	,246	,145	,217

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,963	,955	,987	,985	,987
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,833	,802	,823
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	48,988	20,188	85,766
Saturated model	,000	,000	,000
Independence model	3870,018	3667,343	4079,967

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,373	,123	,051	,215
Saturated model	,000	,000	,000	,000
Independence model	10,000	9,699	9,191	10,225

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,035	,022	,046	,987
Independence model	,284	,277	,292	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	220,988	224,193	364,681	400,681
Saturated model	272,000	284,105	814,839	950,839
Independence model	4022,018	4023,443	4085,882	4101,882

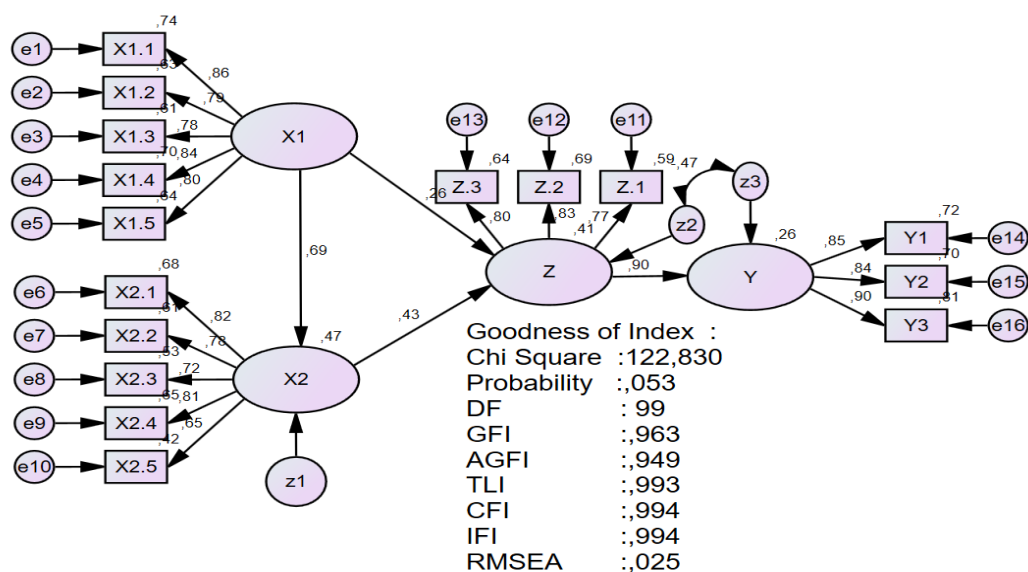
ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	,554	,482	,646	,562
Saturated model	,682	,682	,682	,712
Independence model	10,080	9,572	10,606	10,084

HOELTER

Model	HOELTER	HOELTER
Default model	333	364
Independence model	15	16

Lampiran 13 : Uji Mediasi Pengaruh Digitalisasi Bank terhadap Loyalitas Nasabah Melalui Kualitas Layanan Prontliner dan Kepuasan Nasabah (Model Akhir)



Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	37	122,830	99	,053	1,241
Saturated model	136	,000	0		
Independence model	16	3990,018	120	,000	33,250

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,034	,963	,949	,701
Saturated model	,000	1,000		
Independence model	,468	,246	,145	,217

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,969	,963	,994	,993	,994
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,825	,800	,820
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	23,830	,000	56,144
Saturated model	,000	,000	,000
Independence model	3870,018	3667,343	4079,967

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,308	,060	,000	,141
Saturated model	,000	,000	,000	,000
Independence model	10,000	9,699	9,191	10,225

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,025	,000	,038	1,000
Independence model	,284	,277	,292	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	196,830	200,124	344,515	381,515
Saturated model	272,000	284,105	814,839	950,839
Independence model	4022,018	4023,443	4085,882	4101,882

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	,493	,434	,574	,502
Saturated model	,682	,682	,682	,712
Independence model	10,080	9,572	10,606	10,084

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	401	438

Model	HOELTER	HOELTER
	.05	.01
Independence model	15	16

Standardized Indirect Effects (Group number 1 - Default model)

	Digitalisasi_ Bank	Kualitas_ Layanan	Kepuasan_ Nasabah	Loyalitas - Nasabah
Kualitas_Layanan	,000	,000	,000	,000
Kepuasan_Nasabah	,292	,000	,000	,000
Loyalitas_Nasabah	,503	,385	,000	,000
Y3	,452	,346	,812	,000
Y2	,420	,321	,755	,000
Y1	,426	,326	,766	,000
Z.1	,428	,328	,000	,000
Z.2	,461	,353	,000	,000
Z.3	,443	,339	,000	,000
X2.1	,565	,000	,000	,000
X2.2	,534	,000	,000	,000
X2.3	,497	,000	,000	,000
X2.4	,552	,000	,000	,000
X2.5	,444	,000	,000	,000
X1.1	,000	,000	,000	,000
X1.2	,000	,000	,000	,000
X1.3	,000	,000	,000	,000
X1.4	,000	,000	,000	,000
X1.5	,000	,000	,000	,000

Standardized Indirect Effects - Two Tailed Significance (BC) (Group number 1 - Default model)

	Digitalisasi_ Bank	Kualitas_ Layanan	Kepuasan_ Nasabah	Loyalit as_ Nasaba h
Kualitas_Layanan	...	...	...	...
Kepuasan_Nasabah	,012	...	...	...
Loyalitas_Nasabah	,005	,006	...	...
Y3	,006	,006	,005	...
Y2	,009	,008	,012	...
Y1	,005	,007	,002	...
Z.1	,008	,009	...	...
Z.2	,007	,010	...	...
Z.3	,009	,010	...	...
X2.1	,028	...	...	...
X2.2	,016	...	...	...
X2.3	,013	...	...	...
X2.4	,018	...	...	...
X2.5	,015	...	...	...
X1.1	...	...	...	...
X1.2	...	...	...	...
X1.3	...	...	...	...
X1.4	...	...	...	...
X1.5	...	...	...	...

Lampiran 14 : Perhitungan Reliabilitas Indikator Penelitian

Indikator penelitian	Digitalisasi Bank			Kualitas Pelayanan			Kepuasan Nasabah			Kepuasan Nasabah		
	λ	λ^2	Error	λ	λ^2	Error	λ	λ^2	Error	λ	λ^2	Error
X1.1	0,859	0,738	0,262									
X1.2	0,794	0,630	0,370									
X1.3	0,782	0,612	0,388									
X1.4	0,842	0,709	0,291									
X1.5	0,799	0,638	0,362									
X2.1				0,825	0,681	0,319						
X2.2				0,778	0,605	0,395						
X2.3				0,726	0,527	0,473						
X2.4				0,803	0,645	0,355						
X.2.5				0,651	0,424	0,576						
Z.1							0,765	0,585	0,415			
Z.2							0,839	0,704	0,296			
Z.3							0,793	0,629	0,371			
Y.1										0,844	0,712	0,288
Y.2										0,840	0,706	0,294
Y.3										0,897	0,805	0,195
<i>Sum of standard loadings</i>	4,076			3,783			2,397			2,581		
<i>Kuadrat standard loading</i>		3,327			2,882			1,918			2,223	
<i>Measurement error</i>			1,673	1,311		2,118			1,082			0,777
<i>Construct reliability (CR)</i>	0,909			0,871			0,842			0,895		
<i>Variance Extracted (AVE)</i>	0,665			0,576			0,639			0,741		