

LAMPIRAN

KUESIONER PENELITIAN

ANALISIS PENGARUH RELIGIUSITAS, PERSEPSI RIBA, *MARKETING MIX*, KUALITAS PELAYANAN DAN SISTEM BAGI HASIL TERHADAP KEPUTUSAN MASYARAKAT YOGYAKARTA MENGGUNAKAN LEMBAGA KEUANGAN SYARIAH

(Studi Empiris pada Nasabah Bank Umum Syariah, Bank Pembiayaan Rakyat Syariah dan *Baitul Mal wat Tamwil* di Provinsi D.I. Yogyakarta)



UMY

UNIVERSITAS
MUHAMMADIYAH
YOGYAKARTA

Unggul & Islami

Disusun Oleh:

GALIH BAGASKORO

20150420049

FAKULTAS EKONOMI DAN BISNIS

PROGRAM STUDI AKUNTANSI

UNIVERSITAS MUHAMMADIYAH YOGYAKARTA

2018

Kepada Yth,

Bapak/Ibu/Sdr/I Nasabah Pengguna Lembaga Keuangan Syariah

Bank Umum Syariah, Bank Pembiayaan Rakyat Syariah dan *Baitul Mal wat Tamwil*

D. I. Yogyakarta

السَّلَامُ عَلَيْكُمْ وَرَحْمَةُ اللَّهِ وَبَرَكَاتُهُ

Dengan Hormat,

Perkenalkan, saya Galih Bagaskoro, mahasiswa Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Yogyakarta. Saat ini saya sedang melakukan penelitian untuk menyelesaikan Studi Sarjana (S1) saya di Universitas Muhammadiyah Yogyakarta.

Kuesioner ini disusun untuk memenuhi Tugas Akhir (Skripsi) yang merupakan syarat memperoleh gelar Sarjana Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Yogyakarta. Kuesioner ini dimaksudkan untuk mengetahui dan menguji secara empiris **“Analisis Pengaruh Religiusitas, Persepsi Riba, Marketing Mix, Kualitas Pelayanan dan Sistem Bagi Hasil terhadap Keputusan Masyarakat Yogyakarta Menggunakan Lembaga Keuangan Syariah (Studi Empiris pada Nasabah BUS, BPRS, BMT di Provinsi D.I Yogyakarta).”**

Kuesioner ini hanya digunakan untuk kegiatan ilmiah, kerahasiaan identitas Bapak/Ibu/Sdr/I akan tetap terjaga. Oleh karena itu, saya memohon kepada Bapak/Ibu/Sdr/I untuk mengisi kuesioner yang saya lakukan sesuai dengan yang Bapak/Ibu/Sdr/I rasakan sebagai nasabah pada lembaga keuangan syariah di D.I Yogyakarta

Bantuan Bapak/Ibu/Sdr/I merupakan hal yang sangat berharga bagi saya. Semoga kebaikan Bapak/Ibu/Sdr/I dibalas oleh Allah SWT. Atas bantuan Bapak/Ibu/Sdr/I saya mengucapkan terimakasih.

وَسَّلَامٌ عَلَيْكُمْ وَرَحْمَةُ اللَّهِ وَبَرَكَاتُهُ

Yogyakarta, 01 Oktober 2018

Hormat saya,

Galih Bagaskoro

DAFTAR PERTANYAAN

KUESIONER

A. Profil Responden

(Lengkapi data diri dan berikan tanda ***Centang*** (✓) pada kolom yang tersedia sesuai dengan keadaan Anda)

1. Umur :
2. Jenis Kelamin : Laki-Laki Perempuan
3. Pendidikan terakhir: SD SMP SMA
 Diploma Sarjana Lainnya
4. Pekerjaan : PNS Karyawan Wiraswasta
 Mahasiswa Ibu rumah tangga Lainnya
5. Jenis rekening lembaga keuangan syariah yang Anda miliki:
 Bank Syariah BPR Syariah BMT
6. Lama menjadi nasabah lembaga keuangan syariah:
 < 1 tahun 1 – 5 Tahun > 5 Tahun
7. Penghasilan (*dalam perbulan*):
 < 1 Juta 1 – 5 Juta > 5 Juta

B. Petunjuk Pengisian Kuesioner

Berilah tanda **Centang** (√) pada salah satu alternatif yang menurut Anda paling tepat dan sesuai selama Anda menjadi Nasabah pada Lembaga Keuangan Syariah (Bank Syariah / BPR Syariah / BMT)

1. Religiusitas

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
1.	Saya selalu mendirikan shalat fardu lima waktu dalam sehari					
2.	Saya sering melakukan shalat malam					
3.	Disamping puasa ramadhan saya sering puasa sunah					
4.	Saya selalu menyisihkan pendapatan saya untuk berinfak/sedekah					
5.	Saya berusaha hidup sesuai ajaran Islam yang berpedoman pada Al-Qur'an dan Hadist					
6.	Menabung di Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) termasuk penerapan syariah dalam kehidupan					

2. Persepsi Riba

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
1.	Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) juga menerapkan sistem bunga					
2.	Bunga bank adalah riba					
3.	Riba yang sedikit dan banyak diharamkan oleh Islam					

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
4.	Kredit pada bank konvensional sama saja dengan pembiayaan pada bank syariah					
5.	Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) hanya menyalurkan pembiayaannya pada bidang-bidang yang halal saja.					

3. Produk

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
1.	Produk Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) sesuai dengan syari'at Islam.					
2.	Produk Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) lebih menguntungkan, adil, dan barokah.					
3.	Produk Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) sesuai dengan kebutuhan saya.					
4.	Produk Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) memberikan kemudahan dalam melakukan transaksi perbankan.					

4. Tempat

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
1.	Lokasi Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) mudah dijangkau.					
2.	Lokasi ATM Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) mudah dijangkau.					
3.	Lokasi Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) dekat dengan perkantoran.					
4.	Lokasi Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) aman dan nyaman.					

5. Harga

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
1.	Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/Bank/BMT) terhindar dari unsur riba.					
2.	Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) menggunakan sistem mekanisme bagi hasil.					
3.	Nisbah (bagi hasil) Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) saling menguntungkan.					
4.	Biaya administrasi Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) rendah.					

6. Promosi

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
1.	Saya mengenal Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/Bank/BMT) melalui bank.					
2.	Saya menggunakan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) karena rekomendasi orang lain.					
3.	Saya menggunakan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) karena iklan yang menarik.					
4.	Saya menggunakan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) karena hadiah yang diberikan.					

7. Kualitas Pelayanan

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
1.	Penampilan fisik Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) dan tata ruang selaras dengan jasa yang diberikan.					
2.	Karyawan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) memiliki pengetahuan terkait informasi produk.					
3.	Karyawan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) dapat dipercaya terkait data nasabah.					
4.	Pelayanan yang diberikan oleh karyawan Lembaga Keuangan					

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
	Syariah (Bank Syariah/BPR Syariah/BMT) tidak memandang status sosial nasabah.					
5.	Karyawan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) memberikan prosedur pelayanan yang tepat.					

8. Sistem Bagi Hasil

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
1.	Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) menggunakan sistem bagi hasil yang saling menguntungkan kedua belah pihak.					
2.	Bagi hasil yang digunakan oleh Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) menggunakan prinsip keadilan.					
3.	Sistem bagi hasil yang dijalankan oleh Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) memberikan kemudahan kepada nasabahnya.					
4.	Bagi hasil yang diberikan oleh Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) memberikan manfaat kepada nasabahnya.					
5.	Sistem bagi hasil yang terdapat di Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) sudah sesuai dengan syariah.					

9. Keputusan Masyarakat Menggunakan Lembaga Keuangan Syariah

No	Pertanyaan	Sangat Setuju	Setuju	Netral	Tidak Setuju	Sangat Tidak Setuju
1.	Saya menggunakan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) karena produknya menarik.					
2.	Saya menggunakan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) karena nisbah bagi hasilnya bersaing dengan produk sejenis di bank lain.					
3.	Saya menggunakan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) karena lokasinya strategis.					
4.	Saya menggunakan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) karena promosinya menarik.					
5.	Saya menggunakan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) karena pelayanannya memuaskan.					
6.	Saya memilih menggunakan Lembaga Keuangan Syariah (Bank Syariah/BPR Syariah/BMT) karena sesuai syariah.					

TERIMA KASIH... 😊

LAMPIRAN

TABULASI DATA

1. VARIABEL RELIGIUSITAS

NO	NO ITEM SOAL						SKOR TOTAL
	1	2	3	4	5	6	
1	5	3	4	4	5	5	26
2	5	4	5	5	5	5	29
3	4	2	3	3	5	4	21
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5	2	1	4	4	4	4	19
6	4	3	3	4	4	4	22
7	4	3	4	3	5	5	27
8	5	4	4	3	5	5	26
9	2	2	2	4	4	4	18
10	5	5	5	4	5	4	28
11	4	3	3	4	4	3	21
12	4	3	3	3	4	3	20
13	4	3	3	4	4	3	21
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15	5	3	2	2	4	5	21
16	5	4	3	5	5	5	27
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22	5	4	4	3	5	4	25
23	3	1	1	2	4	4	15
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25	3	3	3	3	3	4	19
26	4	3	3	3	4	4	21
27	4	3	4	3	4	4	22
28	5	4	4	5	5	5	28
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30	5	3	3	4	5	5	25
31	4	3	4	3	4	4	22
32	5	4	2	4	4	4	23
33	5	4	5	3	4	4	25

34	4	3	3	3	4	4	21
35	4	3	3	4	5	5	24
36	5	3	4	3	5	4	24
37	4	3	3	4	4	3	21
38	5	4	4	3	5	5	26
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40	5	4	4	4	4	4	25
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60	5	5	3	4	5	4	26
61	5	2	2	3	5	4	21
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63	5	3	5	5	5	5	28
64	4	2	2	2	4	4	18
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71	4	4	4	2	2	3	19
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75	4	3	3	4	5	4	23
76	5	4	4	4	5	4	26
77	5	5	5	5	5	5	30
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97	4	3	2	3	4	4	20
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2. VARIABEL PERSEPSI RIBA

NO	NO ITEM SOAL					SKOR TOTAL
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3. VARIABEL PRODUK

NO	NO ITEM SOAL				SKOR TOTAL
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77	3	4	4	3	14
78	4	4	5	5	18
79	5	5	3	3	16
80	5	5	5	5	20
81	5	5	5	5	20
82	5	5	5	5	20
83	4	4	5	5	18
84	4	4	4	4	16
85	4	4	4	4	16
86	4	4	4	5	17
87	4	4	4	4	16
88	5	3	5	5	18
89	4	4	4	4	16
90	4	5	4	4	17
91	5	5	5	5	20
92	5	5	5	4	19
93	4	4	4	4	16
94	5	5	5	4	19
95	4	3	3	3	13
96	4	3	3	3	13
97	4	4	4	4	16
98	4	4	4	4	16
99	4	4	4	4	16
100	4	4	4	4	16

4. VARIABEL TEMPAT

NO	NO ITEM SOAL				SKOR TOTAL
	1	2	3	4	
1	5	5	5	5	20
2	2	2	3	4	11
3	3	3	3	4	13
4	4	4	4	5	17

5	2	2	4	5	13
6	4	4	4	4	16
7	4	4	4	4	16
8	4	4	3	5	16
9	2	2	4	4	12
10	5	5	5	5	20
11	4	4	3	4	15
12	2	2	3	4	11
13	3	2	2	3	10
14	5	4	4	4	17
15	4	4	4	5	17
16	2	3	4	3	12
17	4	3	3	3	13
18	3	2	3	3	11
19	3	3	2	3	11
20	3	3	4	4	14
21	5	5	5	5	20
22	4	4	3	5	16
23	3	4	4	4	15
24	4	3	3	4	14
25	4	4	4	4	16
26	3	3	3	3	12
27	3	3	3	4	13
28	4	4	3	4	15
29	3	3	3	3	12
30	5	5	5	5	20
31	4	4	4	4	16
32	4	4	4	4	16
33	5	5	5	5	20
34	3	4	4	4	15
35	3	3	4	4	14
36	4	4	3	4	15
37	3	2	2	3	10
38	4	4	3	5	16
39	3	2	2	3	10
40	4	3	3	4	14
41	2	2	4	5	13
42	4	3	3	4	14
43	5	5	5	5	20
44	4	3	4	4	15
45	4	3	3	5	15

46	2	2	2	4	10
47	4	2	3	4	13
48	4	3	4	4	15
49	3	3	3	3	12
50	3	3	3	3	12
51	4	4	4	5	17
52	4	4	4	4	16
53	4	3	3	4	14
54	3	2	3	3	11
55	4	4	4	5	17
56	3	3	3	3	12
57	3	4	4	4	15
58	4	4	3	3	14
59	4	3	4	4	15
60	4	4	5	4	17
61	3	3	3	4	13
62	4	3	4	4	15
63	5	5	5	5	20
64	4	4	4	4	16
65	4	3	4	5	16
66	5	4	5	5	19
67	4	5	4	4	17
68	4	4	3	4	15
69	3	3	3	3	12
70	5	5	5	5	20
71	4	3	4	3	14
72	5	2	3	4	14
73	3	5	5	5	18
74	4	3	5	5	17
75	5	4	3	5	17
76	4	4	3	4	15
77	2	2	3	3	10
78	5	5	5	4	19
79	4	3	4	5	16
80	5	3	5	3	16
81	4	4	4	5	17
82	5	3	5	5	18
83	4	4	5	4	17
84	4	3	4	4	15
85	4	5	4	4	17
86	5	4	4	5	18

87	4	2	3	4	13
88	5	3	4	4	16
89	4	4	5	4	17
90	4	5	4	5	18
91	5	3	3	5	16
92	5	3	4	4	16
93	4	4	4	4	16
94	5	5	4	4	18
95	4	4	4	4	16
96	3	3	3	4	13
97	4	4	4	5	17
98	4	4	4	5	17
99	4	2	4	4	14
100	2	2	3	4	11

5. VARIABEL HARGA

NO	NO ITEM SOAL				SKOR TOTAL
	1	2	3	4	
1	5	5	5	3	18
2	4	4	4	2	14
3	5	5	4	4	18
4	3	4	3	4	14
5	4	5	4	5	18
6	4	4	4	4	16
7	3	3	3	3	12
8	3	4	4	4	15
9	4	4	4	4	16
10	5	5	4	5	19
11	2	4	3	2	11
12	4	3	3	4	14
13	3	4	3	5	15
14	3	4	3	3	13
15	4	4	4	3	15
16	4	4	3	3	14
17	5	5	5	4	19
18	4	4	4	3	15
19	3	4	4	5	16
20	4	4	4	3	15
21	3	3	3	3	12
22	4	4	4	5	17

23	3	4	3	3	13
24	3	4	4	4	15
25	3	4	3	4	14
26	3	4	3	3	13
27	4	4	4	3	15
28	5	4	4	4	17
29	3	3	3	4	13
30	5	5	5	5	20
31	4	4	3	4	15
32	4	4	4	4	16
33	4	4	4	5	17
34	3	4	4	4	15
35	4	4	4	3	15
36	4	5	5	5	19
37	3	4	3	5	15
38	3	4	4	4	15
39	3	4	3	5	15
40	4	4	4	4	16
41	3	4	1	3	11
42	5	4	4	3	16
43	3	3	3	3	12
44	2	4	3	4	13
45	2	4	5	4	15
46	3	4	4	3	14
47	4	4	3	2	13
48	3	4	4	5	16
49	4	3	3	3	13
50	3	4	4	4	15
51	3	4	3	4	14
52	5	5	5	4	19
53	5	4	4	3	16
54	3	3	3	4	13
55	5	5	5	5	20
56	3	5	3	4	15
57	3	4	3	3	13
58	3	4	3	2	12
59	4	5	4	4	17
60	4	5	4	4	17
61	5	5	5	4	19
62	4	4	4	4	16
63	4	5	4	4	17

64	4	5	5	2	16
65	4	5	4	4	17
66	4	5	4	2	15
67	5	5	4	5	19
68	3	5	4	5	17
69	4	4	4	4	16
70	4	5	3	3	15
71	3	4	5	3	15
72	5	5	5	5	20
73	4	4	4	5	17
74	3	5	5	5	18
75	4	5	4	5	18
76	4	4	4	4	16
77	3	4	3	3	13
78	4	5	5	5	19
79	5	5	5	5	20
80	5	5	5	5	20
81	5	5	5	5	20
82	4	5	5	3	17
83	4	5	5	5	19
84	3	4	4	4	15
85	4	3	4	4	15
86	4	4	4	3	15
87	4	4	4	4	16
88	4	4	4	4	16
89	4	5	4	4	17
90	4	4	5	4	17
91	5	5	5	5	20
92	3	4	4	4	15
93	4	4	4	4	16
94	5	5	4	5	19
95	4	5	5	4	18
96	3	4	4	2	13
97	3	4	3	4	14
98	3	4	3	4	14
99	4	5	5	4	18
100	4	4	4	4	16

6. VARIABEL PROMOSI

NO	NO ITEM SOAL				SKOR TOTAL
	1	2	3	4	
1	3	4	3	4	14
2	3	3	3	2	11
3	3	3	2	2	10
4	3	4	4	3	14
5	2	3	2	2	9
6	4	3	2	1	10
7	3	3	3	3	12
8	4	3	3	3	13
9	2	3	2	1	8
10	2	3	1	1	7
11	2	2	2	2	8
12	4	3	3	2	12
13	3	3	2	3	11
14	2	3	3	3	11
15	3	3	3	1	10
16	3	4	2	3	12
17	4	4	3	3	14
18	2	3	2	2	9
19	2	3	3	2	10
20	2	2	2	2	8
21	2	2	2	1	7
22	3	3	3	2	11
23	2	3	2	1	8
24	2	3	1	1	7
25	3	4	3	3	13
26	3	3	3	3	12
27	3	3	3	3	12
28	3	4	5	2	14
29	3	3	1	1	8
30	5	3	2	2	12
31	3	3	3	3	12
32	2	3	2	2	9
33	4	4	3	3	14
34	4	4	2	2	12
35	2	3	2	2	9
36	4	4	2	1	11
37	3	2	2	3	10

38	4	3	3	3	13
39	3	3	2	3	11
40	3	4	2	2	11
41	3	4	3	1	11
42	2	3	4	3	12
43	2	2	2	1	7
44	4	3	3	1	11
45	4	3	4	5	16
46	4	3	2	1	10
47	3	3	2	2	10
48	4	4	2	2	12
49	4	4	3	3	14
50	2	3	1	1	7
51	3	4	4	3	14
52	4	3	4	3	14
53	2	3	4	3	12
54	3	3	3	3	12
55	5	4	4	3	16
56	2	2	3	3	10
57	2	3	2	1	8
58	4	2	3	3	12
59	3	3	3	3	12
60	4	4	3	3	14
61	4	3	3	3	13
62	4	4	4	2	14
63	4	3	4	1	12
64	2	4	2	2	10
65	2	4	3	3	12
66	5	3	3	3	14
67	4	4	1	1	10
68	3	3	4	2	12
69	5	3	3	2	13
70	5	4	3	4	16
71	4	3	4	4	15
72	3	3	3	3	12
73	2	4	2	4	12
74	5	3	2	1	11
75	3	2	3	3	11
76	2	3	3	3	11
77	2	4	3	3	12
78	4	4	4	3	15

79	4	4	3	2	13
80	4	3	3	1	11
81	3	2	4	2	11
82	4	3	3	4	14
83	5	3	4	4	16
84	4	4	3	3	14
85	4	4	4	4	16
86	4	4	2	2	12
87	4	4	3	3	14
88	4	4	3	3	14
89	3	3	4	3	13
90	3	4	4	3	14
91	5	3	3	3	14
92	4	4	4	2	14
93	3	4	3	4	14
94	4	3	3	4	14
95	3	4	2	1	10
96	4	3	1	1	9
97	3	4	4	3	14
98	3	4	4	3	14
99	3	4	3	2	12
100	3	2	4	2	11

7. VARIABEL KUALITAS PELAYANAN

NO	NO ITEM SOAL					SKOR TOTAL
	1	2	3	4	5	
1	4	5	5	5	5	24
2	4	4	4	4	4	20
3	4	4	4	5	4	21
4	4	4	5	4	4	21
5	4	5	5	5	5	24
6	3	4	4	4	4	19
7	3	3	3	3	3	15
8	3	3	3	4	3	16
9	4	4	4	4	4	20
10	5	5	5	4	4	23
11	3	4	4	4	3	18
12	4	4	4	4	4	20
13	3	4	3	5	4	19

14	2	4	4	3	3	16
15	4	4	4	4	4	20
16	4	4	4	4	4	20
17	5	5	5	5	5	25
18	4	4	3	3	4	18
19	4	4	4	4	4	20
20	4	4	4	4	4	20
21	5	4	5	4	5	23
22	5	5	4	5	5	24
23	4	4	3	4	4	19
24	4	4	4	4	3	19
25	3	4	4	4	4	19
26	2	4	4	4	4	18
27	4	3	4	4	4	19
28	3	4	4	5	5	21
29	3	3	3	4	4	17
30	5	5	5	5	5	25
31	3	3	3	3	3	15
32	3	4	3	3	4	17
33	4	4	4	4	4	20
34	4	5	4	4	4	21
35	4	4	4	4	4	20
36	4	4	4	4	4	20
37	3	4	3	5	4	19
38	3	3	3	4	3	16
39	3	4	3	5	4	19
40	4	4	4	4	4	20
41	4	5	5	5	5	24
42	3	4	5	5	5	22
43	5	4	5	4	5	23
44	4	4	4	3	4	19
45	3	4	4	2	4	17
46	4	4	4	4	4	20
47	4	4	4	4	4	20
48	4	3	4	4	4	19
49	3	3	3	3	3	15
50	5	5	5	5	5	25
51	4	4	5	4	4	21
52	4	3	4	4	4	19
53	3	4	5	5	5	22
54	3	3	4	4	5	19

55	5	5	5	5	5	25
56	3	4	4	5	5	21
57	4	4	3	4	4	19
58	3	4	3	4	3	17
59	5	4	5	4	4	22
60	5	4	4	4	4	21
61	4	3	4	4	3	18
62	4	4	4	4	4	20
63	4	3	4	1	2	14
64	4	4	4	4	4	20
65	3	4	4	5	4	20
66	5	5	5	5	5	25
67	4	5	5	4	4	22
68	4	4	4	4	4	20
69	4	4	4	4	4	20
70	4	4	4	4	4	20
71	3	4	4	4	3	18
72	4	2	3	3	4	16
73	5	5	5	5	5	25
74	5	5	5	5	5	25
75	3	4	4	5	4	20
76	4	4	4	4	4	20
77	2	2	3	3	3	13
78	4	4	4	4	4	20
79	4	4	4	2	4	18
80	5	5	5	5	5	25
81	4	4	5	5	5	23
82	5	5	5	5	5	25
83	4	4	4	4	4	20
84	4	4	4	3	4	19
85	4	4	5	4	3	20
86	5	5	5	5	5	25
87	4	4	4	4	4	20
88	4	5	5	5	5	24
89	4	4	4	4	4	20
90	4	4	4	4	4	20
91	5	5	5	5	5	25
92	5	5	5	5	5	25
93	4	4	4	4	4	20
94	4	5	5	5	4	23
95	3	4	3	4	4	18

96	4	5	5	4	4	22
97	4	4	5	4	4	21
98	4	4	5	4	4	21
99	3	3	3	3	4	16
100	4	4	4	4	4	20

8. VARIABEL SISTEM BAGI HASIL

NO	NO ITEM SOAL					SKOR TOTAL
	1	2	3	4	5	
1	5	5	5	4	5	24
2	4	4	4	4	4	20
3	4	4	4	4	3	19
4	4	3	4	4	5	20
5	5	4	4	5	4	22
6	4	4	4	4	4	20
7	4	4	4	4	4	20
8	4	4	4	3	5	20
9	4	4	4	4	4	20
10	4	3	4	3	3	17
11	3	3	3	3	3	15
12	3	3	3	3	3	15
13	4	4	4	4	4	20
14	4	4	4	4	4	20
15	5	5	5	5	4	24
16	3	3	3	4	3	16
17	4	4	4	4	5	21
18	4	4	3	3	4	18
19	4	4	4	3	3	18
20	4	4	4	5	4	21
21	3	3	3	3	3	15
22	5	5	5	5	4	24
23	3	4	3	3	3	16
24	4	4	4	4	4	20
25	4	4	4	4	4	20
26	4	3	4	3	4	18
27	4	4	4	4	4	20
28	5	4	4	4	3	20
29	3	3	3	3	3	15
30	5	5	5	5	5	25

31	4	3	3	3	3	16
32	4	4	4	4	4	20
33	5	4	4	4	4	21
34	4	4	4	4	4	20
35	4	4	4	5	4	21
36	4	4	4	4	4	20
37	4	4	4	4	4	20
38	4	4	4	3	5	20
39	4	4	4	4	4	20
40	4	4	4	4	4	20
41	2	2	3	3	1	11
42	5	5	5	5	3	23
43	3	3	3	3	3	15
44	3	3	3	3	3	15
45	5	3	4	5	4	21
46	4	3	3	3	3	16
47	3	4	3	4	3	17
48	4	4	4	4	4	20
49	3	3	3	3	3	15
50	4	4	4	4	4	20
51	4	3	4	4	5	20
52	5	5	5	4	5	24
53	5	5	5	5	3	23
54	3	3	3	3	4	16
55	5	5	5	5	5	25
56	3	4	3	4	3	17
57	3	4	3	3	3	16
58	3	3	3	3	3	15
59	4	4	5	4	5	22
60	4	5	4	4	4	21
61	4	4	4	4	3	19
62	4	4	4	4	4	20
63	4	4	4	4	4	20
64	5	5	4	4	4	22
65	5	3	3	4	4	19
66	4	5	4	4	4	21
67	5	4	4	5	5	23
68	4	4	4	4	4	20
69	4	4	4	4	4	20
70	3	4	4	3	4	18
71	4	3	4	3	3	17

72	5	5	5	4	3	22
73	5	5	5	5	5	25
74	5	4	4	4	4	21
75	4	4	4	4	4	20
76	4	4	4	4	4	20
77	3	4	3	4	3	17
78	4	4	4	4	5	21
79	5	5	5	5	4	24
80	5	5	5	5	5	25
81	5	4	4	5	5	23
82	4	4	5	4	5	22
83	4	5	5	4	5	23
84	4	4	4	4	4	20
85	4	4	4	5	5	22
86	5	5	5	5	5	25
87	4	4	4	4	4	20
88	5	5	5	5	5	25
89	4	4	4	4	4	20
90	5	4	4	4	4	21
91	5	5	5	5	5	25
92	4	4	4	4	5	21
93	4	4	5	4	4	21
94	5	4	5	5	5	24
95	4	3	4	4	3	18
96	4	4	4	4	4	20
97	4	3	4	4	5	20
98	4	3	4	4	5	20
99	4	4	4	4	4	20
100	4	4	4	4	4	20

9. VARIABEL KEPUTUSAN MASYARAKAT YOGYAKARTA MENGGUNAKAN LEMBAGA KEUANGAN SYARIAH

NO	NO ITEM SOAL						SKOR TOTAL
	1	2	3	4	5	6	
1	4	4	5	4	4	5	26
2	3	3	3	3	3	4	19
3	4	2	2	3	4	4	19
4	4	4	4	4	4	5	25
5	4	3	3	3	3	4	20
6	2	2	3	2	4	5	18

7	4	4	4	4	5	3	24
8	4	3	4	2	3	4	20
9	4	2	2	2	4	4	18
10	2	2	2	2	1	5	14
11	4	4	3	3	4	4	22
12	4	3	3	3	3	3	19
13	3	3	2	2	3	3	16
14	3	3	4	4	3	3	20
15	3	3	3	3	4	5	21
16	3	3	2	3	4	4	19
17	4	4	3	3	4	5	23
18	3	4	2	3	3	4	19
19	3	3	2	3	3	4	18
20	3	3	3	2	4	5	20
21	3	1	1	1	1	4	11
22	5	4	2	4	5	4	24
23	2	2	2	2	4	4	16
24	3	4	4	2	4	4	21
25	4	3	4	3	4	4	22
26	3	3	3	3	3	4	19
27	3	3	3	3	3	4	19
28	3	3	4	4	5	5	24
29	1	2	2	2	2	3	12
30	5	2	2	2	5	5	21
31	3	3	3	4	3	3	19
32	2	2	2	2	2	5	15
33	4	4	4	3	4	4	23
34	4	4	3	4	4	4	23
35	3	3	3	2	4	5	20
36	3	4	3	4	4	4	22
37	3	3	2	2	3	3	16
38	4	3	4	2	3	4	20
39	3	3	2	2	3	3	16
40	4	4	3	3	3	4	21
41	4	1	2	2	5	3	17
42	3	3	3	4	5	5	23
43	3	4	1	1	4	4	17
44	4	2	4	2	3	2	17
45	4	3	5	3	4	4	23
46	3	2	2	3	3	5	18
47	3	4	4	2	4	3	20

48	4	4	3	3	4	4	22
49	2	2	3	3	2	3	15
50	2	2	3	2	3	3	15
51	4	4	4	4	4	5	25
52	4	4	4	3	4	5	24
53	3	3	3	4	5	5	23
54	4	3	3	3	3	4	20
55	5	5	5	5	5	5	30
56	3	4	2	4	3	4	20
57	2	2	2	2	4	4	16
58	3	3	3	2	3	4	18
59	4	4	4	4	4	5	25
60	4	4	4	3	4	4	23
61	3	4	3	5	3	5	23
62	4	2	4	4	4	4	22
63	4	4	3	3	4	4	22
64	5	4	3	2	4	4	22
65	3	4	3	3	3	4	20
66	4	4	5	4	5	5	27
67	5	4	4	4	4	4	25
68	4	4	4	4	4	5	25
69	2	3	3	4	4	4	20
70	3	3	5	3	4	4	22
71	4	4	5	3	3	3	22
72	4	3	2	3	4	4	20
73	5	5	4	3	5	5	27
74	5	2	5	3	5	5	25
75	3	4	3	4	4	4	22
76	4	3	4	3	4	4	22
77	3	2	2	2	3	3	15
78	4	4	5	3	5	5	26
79	4	4	4	3	4	5	24
80	3	3	5	1	5	5	22
81	4	3	4	4	5	5	25
82	4	4	5	4	5	5	27
83	4	4	4	5	4	4	25
84	3	4	4	3	4	4	22
85	5	4	5	3	4	4	25
86	5	4	5	4	5	4	27
87	4	4	4	4	4	4	24
88	3	4	4	3	5	5	24

89	4	4	4	4	4	4	24
90	4	4	4	4	4	4	24
91	3	3	5	3	5	5	24
92	3	4	5	5	5	5	27
93	4	4	5	5	5	4	27
94	4	4	5	3	5	5	26
95	4	3	4	3	3	4	21
96	3	3	3	1	3	4	17
97	4	4	4	4	4	5	25
98	4	4	4	4	4	5	25
99	4	4	4	4	4	4	24
100	4	3	3	3	3	4	20

LAMPIRAN OUTPUT SPSS

Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
REL	100	15,00	30,00	23,8100	3,28970
PRI	100	13,00	25,00	21,0400	2,31778
PRO	100	11,00	20,00	15,7900	2,02158
TPT	100	10,00	20,00	15,1000	2,64575
HRG	100	11,00	20,00	15,8100	2,25045
PRM	100	7,00	16,00	11,7600	2,27467
PLY	100	13,00	25,00	20,2600	2,78023
SBH	100	11,00	25,00	19,9700	2,83718
KPT	100	11,00	30,00	21,3100	3,67271
Valid N (listwise)	100				

Uji Validitas Religiusitas

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,757
Bartlett's Test of Sphericity	Approx. Chi-Square	153,060
	df	15
	Sig.	,000

Anti-image Matrices

		REL1	REL2	REL3	REL4	REL5	REL6
Anti-image Covariance	REL1	,666	-,226	-,041	,043	-,181	-,055
	REL2	-,226	,583	-,196	-,164	,050	,006
	REL3	-,041	-,196	,647	-,161	,000	-,092
	REL4	,043	-,164	-,161	,631	-,179	-,036
	REL5	-,181	,050	,000	-,179	,617	-,245
	REL6	-,055	,006	-,092	-,036	-,245	,719
Anti-image Correlation	REL1	,756(a)	-,363	-,063	,067	-,282	-,080
	REL2	-,363	,725(a)	-,320	-,270	,084	,009
	REL3	-,063	-,320	,804(a)	-,252	-,001	-,135
	REL4	,067	-,270	-,252	,780(a)	-,288	-,053
	REL5	-,282	,084	-,001	-,288	,711(a)	-,368
	REL6	-,080	,009	-,135	-,053	-,368	,782(a)

a Measures of Sampling Adequacy(MSA)

Component Matrix(a)

	Component 1
REL1	,682
REL2	,719
REL3	,709
REL4	,725
REL5	,689
REL6	,620

Extraction Method: Principal Component Analysis.
a. 1 components extracted.

Communalities

	Extraction
REL1	,465
REL2	,518
REL3	,503
REL4	,525
REL5	,475
REL6	,385

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,870	47,836	47,836

Extraction Method: Principal Component Analysis.

Rotated Component Matrix(a)

a. Only one component was extracted. The solution cannot be rotated.

Uji Reliabilitas Religiusitas

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded(a)	0	,0
	Total	100	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,776	6

Item Statistics

	Mean	Std. Deviation	N
REL1	4,5300	,67353	100
REL2	3,3700	,91734	100
REL3	3,4300	,98734	100
REL4	3,7800	,85965	100
REL5	4,5000	,62765	100
REL6	4,2000	,65134	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
REL1	19,2800	8,365	,514	,746
REL2	20,4400	7,158	,575	,729
REL3	20,3800	6,925	,562	,735
REL4	20,0300	7,403	,573	,729
REL5	19,3100	8,559	,509	,749
REL6	19,6100	8,705	,440	,761

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
23,8100	10,822	3,28970	6

Uji Validitas Persepsi Riba

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,592
Bartlett's Test of Sphericity	Approx. Chi-Square	103,916
	df	10
	Sig.	,000

Anti-image Matrices

		PRI1	PRI2	PRI3	PRI4	PRI5
Anti-image Covariance	PRI1	,703	-,114	,124	-,312	,023
	PRI2	-,114	,577	-,346	-,049	-,111
	PRI3	,124	-,346	,632	-,072	,028
	PRI4	-,312	-,049	-,072	,621	-,213
	PRI5	,023	-,111	,028	-,213	,829
Anti-image Correlation	PRI1	,553(a)	-,180	,187	-,472	,030
	PRI2	-,180	,598(a)	-,573	-,082	-,161
	PRI3	,187	-,573	,520(a)	-,116	,038
	PRI4	-,472	-,082	-,116	,630(a)	-,296
	PRI5	,030	-,161	,038	-,296	,703(a)

a Measures of Sampling Adequacy(MSA)

Component Matrix(a)

	Component	
	1	2
PRI1	,589	,576
PRI2	,757	-,443
PRI3	,590	-,695
PRI4	,759	,389
PRI5	,583	,192

Extraction Method: Principal Component Analysis.

a 2 components extracted.

Communalities

	Extraction
PRI1	,679
PRI2	,770
PRI3	,832
PRI4	,727
PRI5	,376

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2,185	43,692	43,692	1,773	35,454	35,454
2	1,200	23,997	67,690	1,612	32,235	67,690

Extraction Method: Principal Component Analysis.

Rotated Component Matrix(a)

	Component	
	1	2
PRI1	,822	-,059
PRI2	,291	,828
PRI3	,001	,912
PRI4	,830	,195
PRI5	,568	,231

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 3 iterations.

Component Transformation Matrix

Component	1	2
1	,763	,647
2	,647	-,763

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

Uji Reliabilitas Variabel Persepsi Riba

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded(a)	0	,0
	Total	100	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,669	5

Item Statistics

	Mean	Std. Deviation	N
PRI1	3,8400	,73471	100
PRI2	4,5200	,70324	100
PRI3	4,6300	,69129	100
PRI4	3,8100	,69187	100
PRI5	4,2400	,71237	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PRI1	17,2000	3,838	,345	,653
PRI2	16,5200	3,464	,540	,562
PRI3	16,4100	3,962	,339	,653
PRI4	17,2300	3,472	,551	,558
PRI5	16,8000	3,879	,351	,649

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
21,0400	5,372	2,31778	5

Uji Validitas Produk

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,718
Bartlett's Test of Sphericity	Approx. Chi-Square	109,788
	df	6
	Sig.	,000

Anti-image Matrices

		PRO1	PRO2	PRO3	PRO4
Anti-image Covariance	PRO1	,615	-,244	-,026	-,200
	PRO2	-,244	,609	-,214	,007
	PRO3	-,026	-,214	,604	-,240
	PRO4	-,200	,007	-,240	,637
Anti-image Correlation	PRO1	,726(a)	-,398	-,043	-,320
	PRO2	-,398	,708(a)	-,353	,010
	PRO3	-,043	-,353	,720(a)	-,387
	PRO4	-,320	,010	-,387	,719(a)

a Measures of Sampling Adequacy(MSA)

Component Matrix(a)

	Component
	1
PRO1	,783
PRO2	,778
PRO3	,790
PRO4	,761

Extraction Method: Principal Component Analysis.
a 1 components extracted.

Communalities

	Extraction
PRO1	,613
PRO2	,605
PRO3	,624
PRO4	,579

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,422	60,539	60,539

Extraction Method: Principal Component Analysis.

Rotated Component Matrix(a)

a Only one component was extracted. The solution cannot be rotated.

Uji Reliabilitas Produk

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded(a)	0	,0
	Total	100	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,781	4

Item Statistics

	Mean	Std. Deviation	N
PRO1	3,9700	,62692	100
PRO2	3,9700	,62692	100
PRO3	3,8900	,64971	100
PRO4	3,9600	,69515	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PRO1	11,8200	2,513	,594	,725
PRO2	11,8200	2,533	,582	,731
PRO3	11,9000	2,434	,607	,718
PRO4	11,8300	2,385	,568	,740

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15,7900	4,087	2,02158	4

Uji Validitas Tempat

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,784
Bartlett's Test of Sphericity	Approx. Chi-Square	126,442
	df	6
	Sig.	,000

Anti-image Matrices

		TPT1	TPT2	TPT3	TPT4
Anti-image Covariance	TPT1	,594	-,223	-,093	-,100
	TPT2	-,223	,511	-,193	-,093
	TPT3	-,093	-,193	,570	-,177
	TPT4	-,100	-,093	-,177	,685
Anti-image Correlation	TPT1	,788(a)	-,405	-,159	-,157
	TPT2	-,405	,747(a)	-,357	-,158
	TPT3	-,159	-,357	,784(a)	-,283
	TPT4	-,157	-,158	-,283	,835(a)

a Measures of Sampling Adequacy(MSA)

Component Matrix(a)

	Component
	1
TPT1	,793
TPT2	,842
TPT3	,815
TPT4	,740

Extraction Method: Principal Component Analysis.
a 1 components extracted.

Communalities

	Extraction
TPT1	,629
TPT2	,710
TPT3	,664
TPT4	,548

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,550	63,754	63,754

Extraction Method: Principal Component Analysis.

Rotated Component Matrix(a)

a Only one component was extracted. The solution cannot be rotated.

Uji Reliabilitas Tempat

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded(a)	0	,0
	Total	100	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,809	4

Item Statistics

	Mean	Std. Deviation	N
TPT1	3,8000	,86457	100
TPT2	3,4600	,93657	100
TPT3	3,7100	,80773	100
TPT4	4,1300	,69129	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TPT1	11,3000	4,071	,625	,760
TPT2	11,6400	3,647	,692	,728
TPT3	11,3900	4,200	,649	,749
TPT4	10,9700	4,837	,554	,794

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15,1000	7,000	2,64575	4

Uji Validitas Harga

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,746
Bartlett's Test of Sphericity	Approx. Chi-Square	95,814
	df	6
	Sig.	,000

Anti-image Matrices

		HRG1	HRG2	HRG3	HRG4
Anti-image Covariance	HRG1	,654	-,164	-,211	-,019
	HRG2	-,164	,594	-,224	-,126
	HRG3	-,211	-,224	,564	-,108
	HRG4	-,019	-,126	-,108	,859
Anti-image Correlation	HRG1	,760(a)	-,263	-,347	-,026
	HRG2	-,263	,737(a)	-,388	-,176
	HRG3	-,347	-,388	,715(a)	-,155
	HRG4	-,026	-,176	-,155	,834(a)

a Measures of Sampling Adequacy(MSA)

Component Matrix(a)

	Component 1
HRG1	,772
HRG2	,822
HRG3	,837
HRG4	,569

Extraction Method: Principal Component Analysis.
a 1 components extracted.

Communalities

	Extraction
HRG1	,596
HRG2	,676
HRG3	,700
HRG4	,324

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,296	57,401	57,401

Extraction Method: Principal Component Analysis.

Rotated Component Matrix(a)

a Only one component was extracted. The solution cannot be rotated.

Uji Reliabilitas Harga

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded(a)	0	,0
	Total	100	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,726	4

Item Statistics

	Mean	Std. Deviation	N
HRG1	3,7700	,77662	100
HRG2	4,2600	,59662	100
HRG3	3,9100	,76667	100
HRG4	3,8700	,87219	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
HRG1	12,0400	3,029	,530	,656
HRG2	11,5500	3,361	,616	,629
HRG3	11,9000	2,859	,624	,598
HRG4	11,9400	3,188	,358	,772

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15,8100	5,065	2,25045	4

Uji Validitas Promosi

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,600
Bartlett's Test of Sphericity	Approx. Chi-Square	45,147
	df	6
	Sig.	,000

Anti-image Matrices

		PRM1	PRM2	PRM3	PRM4
Anti-image Covariance	PRM1	,891	-,191	-,130	-,042
	PRM2	-,191	,919	-,037	-,079
	PRM3	-,130	-,037	,707	-,348
	PRM4	-,042	-,079	-,348	,721
Anti-image Correlation	PRM1	,683(a)	-,211	-,164	-,053
	PRM2	-,211	,681(a)	-,046	-,097
	PRM3	-,164	-,046	,572(a)	-,487
	PRM4	-,053	-,097	-,487	,574(a)

a Measures of Sampling Adequacy(MSA)

Component Matrix(a)

	Component
	1
PRM1	,585
PRM2	,512
PRM3	,782
PRM4	,762

Extraction Method: Principal Component Analysis.

a 1 components extracted.

Communalities

	Extraction
PRM1	,343
PRM2	,262
PRM3	,611
PRM4	,581

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	1,797	44,928	44,928

Extraction Method: Principal Component Analysis.

Rotated Component Matrix(a)

a Only one component was extracted. The solution cannot be rotated.

Uji Reliabilitas Promosi

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded(a)	0	,0
	Total	100	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,585	4

Item Statistics

	Mean	Std. Deviation	N
PRM1	3,2500	,91425	100
PRM2	3,2700	,63333	100
PRM3	2,8200	,86899	100
PRM4	2,4200	,95537	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PRM1	8,5100	3,323	,305	,566
PRM2	8,4900	4,091	,266	,582
PRM3	8,9400	2,986	,477	,420
PRM4	9,3400	2,853	,436	,453

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
11,7600	5,174	2,27467	4

Uji Validitas Kualitas Pelayanan

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,806
Bartlett's Test of Sphericity	Approx. Chi-Square	234,512
	df	10
	Sig.	,000

Anti-image Matrices

		PLY1	PLY2	PLY3	PLY4	PLY5
Anti-image Covariance	PLY1	,557	-,110	-,166	,092	-,103
	PLY2	-,110	,414	-,158	-,139	-,048
	PLY3	-,166	-,158	,441	-,010	-,080
	PLY4	,092	-,139	-,010	,489	-,226
	PLY5	-,103	-,048	-,080	-,226	,425
Anti-image Correlation	PLY1	,810(a)	-,230	-,335	,176	-,211
	PLY2	-,230	,832(a)	-,370	-,308	-,113
	PLY3	-,335	-,370	,830(a)	-,022	-,185
	PLY4	,176	-,308	-,022	,745(a)	-,495
	PLY5	-,211	-,113	-,185	-,495	,807(a)

a Measures of Sampling Adequacy(MSA)

Component Matrix(a)

	Component
	1
PLY1	,732
PLY2	,859
PLY3	,834
PLY4	,746
PLY5	,839

Extraction Method: Principal Component Analysis.
a. 1 components extracted.

Communalities

	Extraction
PLY1	,536
PLY2	,739
PLY3	,695
PLY4	,556
PLY5	,705

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	3,230	64,607	64,607

Extraction Method: Principal Component Analysis.

Rotated Component Matrix(a)

a. Only one component was extracted. The solution cannot be rotated.

Uji Reliabilitas Kualitas Pelayanan

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded(a)	0	,0
	Total	100	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,858	5

Item Statistics

	Mean	Std. Deviation	N
PLY1	3,8700	,73382	100
PLY2	4,0500	,65713	100
PLY3	4,1300	,69129	100
PLY4	4,1100	,75069	100
PLY5	4,1000	,64354	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PLY1	16,3900	5,230	,584	,852
PLY2	16,2100	5,056	,758	,808
PLY3	16,1300	5,023	,719	,816
PLY4	16,1500	5,139	,596	,850
PLY5	16,1600	5,166	,735	,814

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20,2600	7,730	2,78023	5

Uji Validitas Sistem Bagi Hasil

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,860
Bartlett's Test of Sphericity	Approx. Chi-Square	286,217
	Df	10
	Sig.	,000

Anti-image Matrices

		SBH1	SBH2	SBH3	SBH4	SBH5
Anti-image Covariance	SBH1	,351	-,036	-,114	-,143	-,063
	SBH2	-,036	,432	-,156	-,081	,021
	SBH3	-,114	-,156	,287	-,055	-,119
	SBH4	-,143	-,081	-,055	,421	-,049
	SBH5	-,063	,021	-,119	-,049	,620
Anti-image Correlation	SBH1	,857(a)	-,092	-,360	-,373	-,136
	SBH2	-,092	,862(a)	-,444	-,190	,040
	SBH3	-,360	-,444	,817(a)	-,159	-,281
	SBH4	-,373	-,190	-,159	,885(a)	-,095
	SBH5	-,136	,040	-,281	-,095	,910(a)

a Measures of Sampling Adequacy(MSA)

Component Matrix(a)

	Component
	1
SBH1	,878
SBH2	,823
SBH3	,906
SBH4	,846
SBH5	,719

Extraction Method: Principal Component Analysis.
a 1 components extracted.

Communalities

	Extraction
SBH1	,770
SBH2	,678
SBH3	,821
SBH4	,715
SBH5	,517

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	3,501	70,016	70,016

Extraction Method: Principal Component Analysis.

Rotated Component Matrix(a)

a Only one component was extracted. The solution cannot be rotated.

Uji Reliabilitas Sistem Bagi Hasil

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded(a)	0	,0
	Total	100	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,886	5

Item Statistics

	Mean	Std. Deviation	N
SBH1	4,0800	,67689	100
SBH2	3,9500	,67232	100
SBH3	4,0000	,63564	100
SBH4	3,9800	,65103	100
SBH5	3,9600	,77746	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SBH1	15,8900	5,170	,787	,847
SBH2	16,0200	5,394	,706	,866
SBH3	15,9700	5,221	,835	,838
SBH4	15,9900	5,384	,742	,858
SBH5	16,0100	5,323	,592	,898

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19,9700	8,050	2,83718	5

Uji Validitas Keputusan Masyarakat Yogyakarta Menggunakan Lembaga Keuangan Syariah

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,806
Bartlett's Test of Sphericity	Approx. Chi-Square	156,956
	Df	15
	Sig.	,000

Anti-image Matrices

		KPT1	KPT2	KPT3	KPT4	KPT5	KPT6
Anti-image Covariance	KPT1	,678	-,149	-,106	-,013	-,178	,078
	KPT2	-,149	,590	-,122	-,223	-,020	-,050
	KPT3	-,106	-,122	,607	-,114	-,154	-,034
	KPT4	-,013	-,223	-,114	,649	-,064	-,047
	KPT5	-,178	-,020	-,154	-,064	,582	-,222
	KPT6	,078	-,050	-,034	-,047	-,222	,802
Anti-image Correlation	KPT1	,807(a)	-,236	-,166	-,019	-,283	,106
	KPT2	-,236	,802(a)	-,204	-,360	-,035	-,073
	KPT3	-,166	-,204	,848(a)	-,181	-,260	-,048
	KPT4	-,019	-,360	-,181	,820(a)	-,104	-,065
	KPT5	-,283	-,035	-,260	-,104	,782(a)	-,326
	KPT6	,106	-,073	-,048	-,065	-,326	,756(a)

a Measures of Sampling Adequacy(MSA)

Component Matrix(a)

	Component
	1
KPT1	,677
KPT2	,757
KPT3	,767
KPT4	,712
KPT5	,760
KPT6	,509

Extraction Method: Principal Component Analysis.
a 1 components extracted.

Communalities

	Extraction
KPT1	,459
KPT2	,573
KPT3	,589
KPT4	,507
KPT5	,577
KPT6	,259

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2,964	49,392	49,392

Extraction Method: Principal Component Analysis.

Rotated Component Matrix(a)

a Only one component was extracted. The solution cannot be rotated.

Uji Reliabilitas Keputusan Masyarakat Yogyakarta Menggunakan Lembaga Keuangan Syariah

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded(a)	0	,0
	Total	100	100,0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,793	6

Item Statistics

	Mean	Std. Deviation	N
KPT1	3,5400	,80929	100
KPT2	3,3000	,83485	100
KPT3	3,4000	1,04447	100
KPT4	3,0800	,93937	100
KPT5	3,8100	,87265	100
KPT6	4,1800	,70180	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
KPT1	17,7700	10,179	,514	,768
KPT2	18,0100	9,626	,611	,746
KPT3	17,9100	8,608	,618	,743
KPT4	18,2300	9,411	,554	,759
KPT5	17,5000	9,424	,616	,744
KPT6	17,1300	11,286	,363	,797

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
21,3100	13,489	3,67271	6

UJI ASUMSI KLASIK

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters(a,b)	Mean	,0000000
	Std. Deviation	2,01695477
Most Extreme Differences	Absolute	,053
	Positive	,052
	Negative	-,053
Kolmogorov-Smirnov Z		,531
Asymp. Sig. (2-tailed)		,940

a Test distribution is Normal.

b Calculated from data.

2. Uji Multikolonieritas

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-5,196	2,798		-1,857	,067		
	REL	-,063	,069	-,057	-,918	,361	,873	1,145
	PRI	,094	,098	,060	,966	,337	,871	1,148
	PRO	-,126	,161	-,070	-,782	,436	,420	2,381
	TPT	,234	,093	,168	2,512	,014	,739	1,354
	HRG	,004	,135	,003	,031	,975	,484	2,068
	PRM	,844	,108	,523	7,854	,000	,747	1,338
	PLY	,227	,091	,172	2,513	,014	,706	1,416
	SBH	,495	,120	,382	4,137	,000	,388	2,579

a. Dependent Variable: KPT

3. Uji Heteroskedastisitas

Correlations

			REL	PRI	PRO	TPT	HRG	PRM	PLY	SBH	Unstandardized Residual
Spearman's rho	REL	Correlation Coefficient	1,000	,209(*)	,219(*)	,258(**)	,241(*)	,208(*)	,123	,180	,010
		Sig. (2-tailed)	.	,037	,029	,009	,016	,038	,223	,073	,920
N		100	100	100	100	100	100	100	100	100	100
PRI	Correlation Coefficient	,209(*)	1,000	,147	,173	,215(*)	-,089	,158	,153	-,019	
	Sig. (2-tailed)	,037	.	,144	,086	,031	,377	,116	,129	,851	
	N	100	100	100	100	100	100	100	100	100	
PRO	Correlation Coefficient	,219(*)	,147	1,000	,488(**)	,566(**)	,370(**)	,489(**)	,665(**)	,026	
	Sig. (2-tailed)	,029	,144	.	,000	,000	,000	,000	,000	,797	
	N	100	100	100	100	100	100	100	100	100	
TPT	Correlation Coefficient	,258(**)	,173	,488(**)	1,000	,315(**)	,329(**)	,331(**)	,427(**)	,080	
	Sig. (2-tailed)	,009	,086	,000	.	,001	,001	,001	,000	,431	
	N	100	100	100	100	100	100	100	100	100	
HRG	Correlation Coefficient	,241(*)	,215(*)	,566(**)	,315(**)	1,000	,235(*)	,314(**)	,646(**)	,053	
	Sig. (2-tailed)	,016	,031	,000	,001	.	,019	,001	,000	,599	
	N	100	100	100	100	100	100	100	100	100	
PRM	Correlation Coefficient	,208(*)	-,089	,370(**)	,329(**)	,235(*)	1,000	,063	,352(**)	-,008	
	Sig. (2-tailed)	,038	,377	,000	,001	,019	.	,532	,000	,937	
	N	100	100	100	100	100	100	100	100	100	
PLY	Correlation Coefficient	,123	,158	,489(**)	,331(**)	,314(**)	,063	1,000	,470(**)	,084	

	Sig. (2-tailed)	,223	,116	,000	,001	,001	,532	.	,000	,405
	N	100	100	100	100	100	100	100	100	100
SBH	Correlation Coefficient	,180	,153	,665(**)	,427(**)	,646(**)	,352(**)	,470(**)	1,000	,021
	Sig. (2-tailed)	,073	,129	,000	,000	,000	,000	,000	.	,832
	N	100	100	100	100	100	100	100	100	100
Unstandardized Residual	Correlation Coefficient	,010	-,019	,026	,080	,053	-,008	,084	,021	1,000
	Sig. (2-tailed)	,920	,851	,797	,431	,599	,937	,405	,832	.
	N	100	100	100	100	100	100	100	100	100

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

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

UJI REGRESI LINIER BERGANDA

1. Uji Koefesien Determinasi (R^2)

Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,836(a)	,698	,672	2,10374

a Predictors: (Constant), SBH, PRI, REL, PLY, PRM, TPT, HRG, PRO

b Dependent Variable: KPT

2. Uji F

ANOVA(b)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	932,647	8	116,581	26,342	,000(a)
	Residual	402,743	91	4,426		
	Total	1335,390	99			

a Predictors: (Constant), SBH, PRI, REL, PLY, PRM, TPT, HRG, PRO

b Dependent Variable: KPT

3. Uji T

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-5,196	2,798		-1,857	,067		
	REL	-,063	,069	-,057	-,918	,361	,873	1,145
	PRI	,094	,098	,060	,966	,337	,871	1,148
	PRO	-,126	,161	-,070	-,782	,436	,420	2,381
	TPT	,234	,093	,168	2,512	,014	,739	1,354
	HRG	,004	,135	,003	,031	,975	,484	2,068
	PRM	,844	,108	,523	7,854	,000	,747	1,338
	PLY	,227	,091	,172	2,513	,014	,706	1,416
	SBH	,495	,120	,382	4,137	,000	,388	2,579

a Dependent Variable: KPT

DOKUMENTASI PENYEBARAN KUESIONER



