

LAMPIRAN

LAMPIRAN I

Kuesioner Penelitian

Dengan Hormat,

Sehubungan dengan tugas penyelesaian skripsi, maka saya:

Nama : Siti Endang Purwati

**Status : Mahasiswa Ekonomi & Perbankan Islam Universitas Muhammadiyah
Yogyakarta**

Memohon kesediaan saudara/I untuk berpartisipasi menjadi responden dengan mengisi kuesioner dengan judul **“Kepuasan Nasabah Sebagai Variabel Pemediiasi Pengaruh Kualitas Layanan Dan Kualitas Produk Terhadap Kepercayaan Nasabah (Studi Kasus pada BMT UMY)”**. Tidak ada jawaban yang benar dan salah dalam pengisian kuesioner ini, untuk itu saya memohon agar saudara/I dapat memberikan jawaban pada setiap pertanyaan. Mengingat kesibukan dan batas waktu saudara/I, maka saya mendesai kuesioner yang dapat diselesaikan dalam waktu 7-10 menit.

Jika ada pertanyaan terkait kuesioner ini, anda dapat menanyakan langsung ke 087738527696 (Endang) atau mengirimkan email ke endangsiti6@gmail.com. Peneliti menjamin kerahasiaan identitas Saudara/I.

Data responden

Nama : (boleh tidak diisi)

Petunjuk: Berilah tanda *check list* (✓) pada kotak jawaban yang telah disediakan.

1. Jenis Kelamin:
- Perempuan
- Laki-Laki
2. Usia:
- dibawah 20 tahun
- 21 – 25 tahun
- 26 – 30 tahun
- 31 – 35 tahun
- diatas 36 tahun
3. Pekerjaan:
- Pelajar
- Mahasiswa
- Wiraswasta
- Pegawai
- Lainnya
4. Pendidikan terakhir:
- SD
- SMP
- SMA
- Sarjana
5. Pendapatan/bulan:
- dibawah 1jt
- 1jt – 3jt
- 3jt – 5jt
- 5jt – 10jt
- diatas 10jt

Petunjuk Pengisian

Mohon untuk memberi tanda centang (√) pada salah satu kolom yang paling sesuai menurut saudara/i rasakan pada setiap pernyataan berikut.

| STS | TS | N | S | SS |
|---------------------|--------------|--------|--------|---------------|
| Sangat Tidak Setuju | Tidak Setuju | Netral | Setuju | Sangat Setuju |

| BAGIAN 1 | | | | | | |
|----------|--|-----|----|---|---|----|
| NO | PERNYATAAN | STS | TS | N | S | SS |
| KL1 | BMT UMY sesuai dengan hukum dan prinsip prinsip Islam | | | | | |
| KL2 | Tidak ada bunga yang diambil atau diberikan pada produk pembiayaan atau tabungan | | | | | |
| KL3 | Ketentuan produk dan layanan yang islami | | | | | |
| KL4 | Ketentuan pembiayaan bebas bunga | | | | | |

| | | | | | | |
|-------------|---|--|--|--|--|--|
| KL5 | Ketentuan produk-produk investasi bagi hasil | | | | | |
| KL6 | Nasabah merasa aman dalam bertransaksi | | | | | |
| KL7 | Pegawai BMT UMY bersikap sopan kepada nasabah | | | | | |
| KL8 | Pegawai BMT UMY memiliki pengetahuan dan pengalaman yang baik | | | | | |
| KL9 | BMT UMY memberi perhatian individual kepada nasabah | | | | | |
| KL10 | Janji BMT UMY kepada nasabah untuk melakukan sesuatu pada waktu tertentu, dilakukan sesuai dengan yang dijanjikan | | | | | |
| KL11 | BMT UMY memberi pelayanan yang terbaik pada pelayanan pertama kali | | | | | |
| KL12 | BMT UMY memberikan pelayanan tepat waktu sesuai dengan yang dijanjikan | | | | | |
| KL13 | BMT UMY bebas dari rekaman kesalahan | | | | | |
| KL14 | BMT UMY memiliki peralatan yang modern | | | | | |
| KL15 | BMT UMY memiliki fasilitas fisik yang menarik secara visual | | | | | |
| KL16 | Penataan dan pengaturan ruangan selalu diperhatikan oleh pihak BMT UMY | | | | | |
| KL17 | Bahan yang berkaitan dengan pelayanan BMT UMY (seperti pamflet atau pernyataan) dalam bentuk visual yang menarik | | | | | |
| KL18 | BMT UMY memiliki jam kerja yang sesuai bagi semua nasabah | | | | | |
| KL19 | BMT UMY memiliki pegawai yang memberi perhatian personal kepada nasabah | | | | | |
| KL20 | BMT UMY memiliki perhatian yang baik kepada nasabah | | | | | |
| KL21 | Pegawai BMT UMY mengatakan yang sebenarnya kepada nasabah ketika melayani | | | | | |
| KL22 | Pegawai BMT UMY memberikan pelayanan secara cepat kepada nasabah | | | | | |
| KL23 | Pegawai BMT UMY selalu ingin membantu nasabah | | | | | |
| KL24 | Pegawai BMT UMY tidak pernah kerepotan dalam menanggapi permintaan nasabah | | | | | |

| BAGIAN 2 | | | | | | |
|-----------------|---|------------|-----------|----------|----------|-----------|
| NO | PERNYATAAN | STS | TS | N | S | SS |
| KP1 | Produk-produk yang ada di BMT UMY sudah baik | | | | | |
| KP2 | BMT UMY memiliki produk-produk perbankan yang beragam | | | | | |
| KP3 | Produk-produk BMT UMY dapat diandalkan | | | | | |
| KP4 | Produk-produk BMT UMY sudah sesuai dengan prinsip Islam | | | | | |
| KP5 | Produk-produk BMT UMY lebih unggul diantara produk-produk dari BMT lain | | | | | |
| KP6 | Pegawai BMT UMY melayani nasabah dengan baik | | | | | |
| KP7 | Produk-produk BMT UMY sudah sesuai dengan kebutuhan nasabah | | | | | |

| BAGIAN 3 | | | | | | |
|-----------------|--|------------|-----------|----------|----------|-----------|
| NO | PERNYATAAN | STS | TS | N | S | SS |
| KN1 | Saya puas dengan keputusan saya untuk menggunakan produk dan layanan dari BMT UMY | | | | | |
| KN2 | Saya telah melakukan hal yang benar dengan menggunakan produk dan layanan dari BMT UMY | | | | | |
| KN3 | Pilihan saya untuk menggunakan produk dan layanan dari BMY UMY merupakan keinginan saya | | | | | |
| KN4 | Saya menyesali keputusan saya untuk menggunakan produk dan layanan dari BMT UMY | | | | | |
| KN5 | Jika saya harus memilih ulang, saya tidak akan menggunakan produk dan layanan dari BMT UMY | | | | | |
| KN6 | Saya tidak bahagia menggunakan produk dan layanan dari BMT UMY | | | | | |

| BAGIAN 4 | | | | | | |
|-----------------|--|------------|-----------|----------|----------|-----------|
| NO | PERNYATAAN | STS | TS | N | S | SS |
| K1 | Pegawai BMT UMY memiliki kemampuan dan keahlian dalam bertransaksi sesuai dengan harapan nasabah | | | | | |
| K2 | Pegawai BMT UMY bersedia memberikan informasi yang dibutuhkan nasabah | | | | | |
| K3 | BMT UMY mampu memenuhi kebutuhan nasabah | | | | | |
| K4 | Pegawai BMT UMY bersifat terbuka dan menerima ide-ide sesuai kebutuhan nasabah | | | | | |
| K5 | Pegawai BMT UMY mengutamakan kepentingan nasabah selama bertransaksi | | | | | |
| K6 | Pegawai BMT UMY mengupayakan itikad baik untuk memperhatikan nasabah | | | | | |
| K7 | Pegawai BMT UMY menjaga kepercayaan nasabah untuk menyimpan dananya di BMT | | | | | |
| K8 | Pegawai BMT UMY UMY memberikan informasi yang sesuai/benar kepada nasabah | | | | | |
| K9 | Pegawai BMT UMY berperilaku adil terhadap setiap nasabah yang ingin bertransaksi | | | | | |
| K10 | Secara keseluruhan BMT UMY dapat dipercaya | | | | | |

Terima Kasih Atas Bantuannya

Semoga Tuhan Yang Mahas Esa membalas semua kebaikan saudara/i

...Aamiin

LAMPIRAN II
Data Demografi Nasabah

Jenis Kelamin

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|-----------|---------|---------------|--------------------|
| Valid Perempuan | 54 | 54.0 | 54.0 | 54.0 |
| Laki-Laki | 46 | 46.0 | 46.0 | 100.0 |
| Total | 100 | 100.0 | 100.0 | |

Usia

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------------|-----------|---------|---------------|--------------------|
| Valid dibawah 20 tahun | 8 | 8.0 | 8.0 | 8.0 |
| 21 - 25 tahun | 69 | 69.0 | 69.0 | 77.0 |
| 26 - 30 tahun | 8 | 8.0 | 8.0 | 85.0 |
| 31 - 35 tahun | 7 | 7.0 | 7.0 | 92.0 |
| diatas 36 tahun | 8 | 8.0 | 8.0 | 100.0 |
| Total | 100 | 100.0 | 100.0 | |

Pekerjaan

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|-----------|---------|---------------|--------------------|
| Valid Mahasiswa | 61 | 61.0 | 61.0 | 61.0 |
| Wiraswasta | 7 | 7.0 | 7.0 | 68.0 |
| Pegawai | 19 | 19.0 | 19.0 | 87.0 |
| Lainnya | 13 | 13.0 | 13.0 | 100.0 |
| Total | 100 | 100.0 | 100.0 | |

Pendidikan Terakhir

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | SMP | 5 | 5.0 | 5.0 | 5.0 |
| | SMA | 58 | 58.0 | 58.0 | 63.0 |
| | S1 | 36 | 36.0 | 36.0 | 99.0 |
| | S2 | 1 | 1.0 | 1.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Pendapatan/bulan

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------|-----------|---------|---------------|--------------------|
| Valid | dibawah 1jt | 39 | 39.0 | 39.0 | 39.0 |
| | 1jt - 3jt | 52 | 52.0 | 52.0 | 91.0 |
| | 3jt - 5 jt | 9 | 9.0 | 9.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------|---------------------|------|------|-------|-------|-------|-------|-------|------|------|------|------|------|-------|------|------|------|------|-------|------|------|------|------|-------|------|------|
| KL11 | Pearson Correlation | .242 | .230 | .173 | .158 | .144 | .012 | .144 | .293 | .409 | .247 | 1 | .422 | .263 | .196 | .245 | .211 | .160 | .001 | .176 | .263 | .231 | .064 | -.017 | .135 | .443 |
| | Sig. (2-tailed) | .015 | .021 | .085 | .116 | .152 | .908 | .152 | .003 | .000 | .013 | | .000 | .008 | .050 | .014 | .035 | .113 | .996 | .080 | .008 | .021 | .530 | .863 | .180 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL12 | Pearson Correlation | .133 | .118 | .246 | .135 | .105 | -.068 | .030 | .305 | .201 | .135 | .422 | 1 | .240 | .206 | .186 | .176 | .033 | .299 | .191 | .161 | .145 | .109 | .069 | .114 | .400 |
| | Sig. (2-tailed) | .188 | .242 | .013 | .180 | .299 | .504 | .765 | .002 | .045 | .182 | .000 | | .016 | .039 | .063 | .080 | .743 | .002 | .057 | .110 | .150 | .282 | .496 | .257 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL13 | Pearson Correlation | .038 | .057 | .285 | .068 | .178 | .015 | -.019 | .226 | .229 | .031 | .263 | .240 | 1 | .397 | .357 | .212 | .153 | -.007 | .204 | .064 | .252 | .090 | -.013 | .098 | .349 |
| | Sig. (2-tailed) | .711 | .574 | .004 | .502 | .076 | .882 | .854 | .024 | .022 | .758 | .008 | .016 | | .000 | .000 | .034 | .128 | .943 | .042 | .529 | .011 | .372 | .896 | .332 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL14 | Pearson Correlation | .153 | .172 | .230 | -.017 | .240 | .148 | .087 | .168 | .271 | .034 | .196 | .206 | .397 | 1 | .531 | .249 | .138 | .112 | .179 | .178 | .168 | .150 | .053 | .170 | .449 |
| | Sig. (2-tailed) | .128 | .087 | .021 | .864 | .016 | .141 | .388 | .095 | .006 | .737 | .050 | .039 | .000 | | .000 | .012 | .172 | .268 | .076 | .077 | .094 | .135 | .598 | .090 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL15 | Pearson Correlation | .202 | .191 | .354 | -.025 | .581 | -.186 | .166 | .024 | .286 | .077 | .245 | .186 | .357 | .531 | 1 | .387 | .043 | .163 | .141 | .223 | .261 | .136 | .133 | .221 | .498 |
| | Sig. (2-tailed) | .044 | .057 | .000 | .804 | .000 | .063 | .098 | .812 | .004 | .448 | .014 | .063 | .000 | .000 | .000 | .000 | .672 | .106 | .160 | .026 | .009 | .177 | .186 | .027 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL16 | Pearson Correlation | .162 | .151 | .110 | .093 | .325 | .549 | .127 | .036 | .252 | .064 | .211 | .176 | .212 | .249 | .387 | 1 | .386 | .072 | .160 | .156 | .011 | .045 | .055 | .061 | .375 |
| | Sig. (2-tailed) | .108 | .133 | .274 | .358 | .001 | .000 | .209 | .723 | .011 | .529 | .035 | .080 | .034 | .012 | .000 | | .000 | .474 | .112 | .121 | .916 | .654 | .588 | .549 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL17 | Pearson Correlation | .150 | .135 | -.056 | .075 | -.048 | .130 | .144 | .321 | .164 | .032 | .160 | .033 | .153 | .138 | .043 | .386 | 1 | .221 | .301 | .177 | .055 | .095 | .231 | .216 | .398 |
| | Sig. (2-tailed) | .137 | .181 | .580 | .460 | .639 | .198 | .152 | .001 | .102 | .751 | .113 | .743 | .128 | .172 | .672 | .000 | | .027 | .002 | .078 | .588 | .347 | .021 | .031 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL18 | Pearson Correlation | .287 | .269 | -.002 | .117 | -.027 | -.004 | .309 | .196 | .020 | .083 | .001 | .299 | -.007 | .112 | .163 | .072 | .221 | 1 | .391 | .342 | .231 | .317 | .223 | .223 | .450 |
| | Sig. (2-tailed) | .004 | .007 | .988 | .245 | .788 | .969 | .002 | .051 | .844 | .414 | .996 | .002 | .943 | .268 | .106 | .474 | .027 | | .000 | .001 | .021 | .001 | .025 | .026 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL19 | Pearson Correlation | .415 | .432 | .129 | .196 | .103 | -.026 | .267 | .210 | .276 | .247 | .176 | .191 | .204 | .179 | .141 | .160 | .301 | .391 | 1 | .434 | .266 | .184 | .094 | .233 | .523 |
| | Sig. (2-tailed) | .000 | .000 | .200 | .051 | .307 | .794 | .007 | .036 | .005 | .013 | .080 | .057 | .042 | .076 | .160 | .112 | .002 | .000 | | .000 | .007 | .066 | .353 | .020 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL20 | Pearson Correlation | .965 | .947 | .197 | .293 | .081 | .080 | .793 | .090 | .216 | .219 | .263 | .161 | .064 | .178 | .223 | .156 | .177 | .342 | .434 | 1 | .494 | .345 | .354 | .470 | .735 |
| | Sig. (2-tailed) | .000 | .000 | .050 | .003 | .423 | .429 | .000 | .373 | .031 | .029 | .008 | .110 | .529 | .077 | .026 | .121 | .078 | .001 | .000 | | .000 | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------|---------------------|------|------|------|------|------|-------|------|-------|-------|-------|-------|------|-------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| KL21 | Pearson Correlation | .512 | .502 | .313 | .248 | .162 | -.117 | .437 | .060 | .173 | .141 | .231 | .145 | .252 | .168 | .168 | .261 | .011 | .055 | .231 | .266 | .494 | 1 | .565 | .427 | .524 | .634 |
| | Sig. (2-tailed) | .000 | .000 | .002 | .013 | .107 | .248 | .000 | .550 | .085 | .163 | .021 | .150 | .011 | .094 | .094 | .009 | .916 | .588 | .021 | .007 | .000 | | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL22 | Pearson Correlation | .358 | .343 | .068 | .118 | .027 | -.019 | .313 | -.122 | -.011 | -.010 | .064 | .109 | .090 | .150 | .150 | .136 | .045 | .095 | .317 | .184 | .345 | .565 | 1 | .553 | .469 | .484 |
| | Sig. (2-tailed) | .000 | .000 | .502 | .241 | .790 | .849 | .001 | .226 | .915 | .921 | .530 | .282 | .372 | .135 | .135 | .177 | .654 | .347 | .001 | .066 | .000 | .000 | | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KL23 | Pearson Correlation | .367 | .351 | .094 | .226 | .151 | -.077 | .242 | -.002 | -.111 | -.209 | -.017 | .069 | -.013 | .053 | .133 | .055 | .231 | .223 | .094 | .354 | .427 | .553 | 1 | .467 | .486 | |
| | Sig. (2-tailed) | .000 | .000 | .354 | .024 | .134 | .447 | .015 | .984 | .274 | .037 | .863 | .496 | .896 | .598 | .598 | .186 | .588 | .021 | .025 | .353 | .000 | .000 | | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | |
| KL24 | Pearson Correlation | .457 | .414 | .138 | .093 | .144 | .012 | .352 | .108 | .105 | .165 | .135 | .114 | .098 | .170 | .170 | .221 | .061 | .216 | .223 | .233 | .470 | .524 | .469 | 1 | .578 | |
| | Sig. (2-tailed) | .000 | .000 | .172 | .358 | .152 | .908 | .000 | .285 | .297 | .100 | .180 | .257 | .332 | .090 | .090 | .027 | .549 | .031 | .026 | .020 | .000 | .000 | .000 | | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | |
| TCKL | Pearson Correlation | .733 | .725 | .424 | .367 | .307 | .111 | .595 | .352 | .442 | .315 | .443 | .400 | .349 | .449 | .449 | .498 | .375 | .398 | .450 | .523 | .735 | .634 | .484 | .486 | .578 | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .002 | .271 | .000 | .000 | .000 | .000 | .001 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

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

Uji Validitas Kualitas Produk

| | | KP1 | KP2 | KP3 | KP4 | KP5 | KP6 | KP7 | TCKP |
|------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| KP1 | Pearson Correlation | 1 | .502** | .512** | .363** | .482** | .343** | .483** | .742** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KP2 | Pearson Correlation | .502** | 1 | .490** | .308** | .317** | .370** | .438** | .710** |
| | Sig. (2-tailed) | .000 | | .000 | .002 | .001 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KP3 | Pearson Correlation | .512** | .490** | 1 | .362** | .334** | .383** | .488** | .729** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .001 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KP4 | Pearson Correlation | .363** | .308** | .362** | 1 | .378** | .404** | .357** | .637** |
| | Sig. (2-tailed) | .000 | .002 | .000 | | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KP5 | Pearson Correlation | .482** | .317** | .334** | .378** | 1 | .293** | .366** | .624** |
| | Sig. (2-tailed) | .000 | .001 | .001 | .000 | | .003 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KP6 | Pearson Correlation | .343** | .370** | .383** | .404** | .293** | 1 | .734** | .713** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .003 | | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KP7 | Pearson Correlation | .483** | .438** | .488** | .357** | .366** | .734** | 1 | .783** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TCKP | Pearson Correlation | .742** | .710** | .729** | .637** | .624** | .713** | .783** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

Uji Validitas Kepuasan Nasabah

| | | KN1 | KN2 | KN3 | KN4 | KN5 | KN6 | TCKN |
|------|---------------------|--------|--------|--------|--------|--------|--------|--------|
| KN1 | Pearson Correlation | 1 | .738** | .586** | .582** | .567** | .477** | .806** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KN2 | Pearson Correlation | .738** | 1 | .619** | .538** | .545** | .466** | .809** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KN3 | Pearson Correlation | .586** | .619** | 1 | .519** | .466** | .560** | .780** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KN4 | Pearson Correlation | .582** | .538** | .519** | 1 | .816** | .776** | .850** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KN5 | Pearson Correlation | .567** | .545** | .466** | .816** | 1 | .786** | .838** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| KN6 | Pearson Correlation | .477** | .466** | .560** | .776** | .786** | 1 | .820** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TCKN | Pearson Correlation | .806** | .809** | .780** | .850** | .838** | .820** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

Uji Validitas Kepercayaan Nasabah

| | K1 | K2 | K3 | K4 | K5 | K6 | K7 | K8 | K9 | K10 | TCK |
|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| K1 Pearson Correlation | 1 | .558" | .419" | .259" | .282" | .393" | .432" | .175 | .283" | .454" | .630" |
| Sig. (2-tailed) | | .000 | .000 | .009 | .004 | .000 | .000 | .081 | .004 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| K2 Pearson Correlation | .558" | 1 | .582" | .306" | .305" | .501" | .378" | .291" | .333" | .400" | .688" |
| Sig. (2-tailed) | .000 | | .000 | .002 | .002 | .000 | .000 | .003 | .001 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| K3 Pearson Correlation | .419" | .582" | 1 | .569" | .404" | .960" | .408" | .307" | .364" | .495" | .835" |
| Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .000 | .000 | .002 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| K4 Pearson Correlation | .259" | .306" | .569" | 1 | .414" | .527" | .322" | .318" | .252" | .374" | .663" |
| Sig. (2-tailed) | .009 | .002 | .000 | | .000 | .000 | .001 | .001 | .011 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| K5 Pearson Correlation | .282" | .305" | .404" | .414" | 1 | .379" | .286" | .098 | .224" | .300" | .556" |
| Sig. (2-tailed) | .004 | .002 | .000 | .000 | | .000 | .004 | .335 | .025 | .002 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| K6 Pearson Correlation | .393" | .501" | .960" | .527" | .379" | 1 | .415" | .274" | .331" | .460" | .796" |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | | .000 | .006 | .001 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| K7 Pearson Correlation | .432" | .378" | .408" | .322" | .286" | .415" | 1 | .249" | .456" | .506" | .668" |
| Sig. (2-tailed) | .000 | .000 | .000 | .001 | .004 | .000 | | .013 | .000 | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| K8 Pearson Correlation | .175 | .291" | .307" | .318" | .098 | .274" | .249" | 1 | .481" | .335" | .524" |
| Sig. (2-tailed) | .081 | .003 | .002 | .001 | .335 | .006 | .013 | | .000 | .001 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| K9 Pearson Correlation | .283" | .333" | .364" | .252" | .224" | .331" | .456" | .481" | 1 | .354" | .604" |
| Sig. (2-tailed) | .004 | .001 | .000 | .011 | .025 | .001 | .000 | .000 | | .000 | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| K10 Pearson Correlation | .454" | .400" | .495" | .374" | .300" | .460" | .506" | .335" | .354" | 1 | .700" |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .002 | .000 | .000 | .001 | .000 | | .000 |
| N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

Uji Reliabilitas

| Item-Total Statistics | | | | |
|-----------------------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| KL1 | 97.39 | 38.806 | .677 | .839 |
| KL2 | 97.38 | 38.844 | .670 | .840 |
| KL3 | 97.12 | 41.016 | .390 | .849 |
| KL4 | 97.20 | 41.273 | .313 | .851 |
| KL5 | 97.86 | 40.465 | .286 | .853 |
| KL7 | 97.39 | 39.553 | .534 | .844 |
| KL8 | 97.45 | 40.957 | .277 | .853 |
| KL9 | 97.56 | 39.784 | .412 | .848 |
| KL10 | 97.45 | 41.038 | .277 | .853 |
| KL11 | 97.51 | 39.808 | .412 | .848 |
| KL12 | 97.45 | 40.593 | .350 | .850 |
| KL13 | 97.56 | 40.229 | .323 | .852 |
| KL14 | 97.49 | 40.050 | .390 | .849 |
| KL15 | 97.53 | 39.181 | .470 | .846 |
| KL16 | 97.54 | 40.392 | .330 | .851 |
| KL17 | 97.44 | 41.037 | .287 | .852 |
| KL18 | 97.34 | 40.631 | .343 | .850 |
| KL19 | 97.37 | 39.771 | .481 | .846 |
| KL20 | 97.39 | 38.604 | .682 | .839 |
| KL21 | 97.54 | 38.453 | .566 | .842 |
| KL22 | 97.43 | 40.288 | .378 | .849 |
| KL23 | 97.46 | 41.099 | .336 | .850 |
| KL24 | 97.51 | 39.202 | .492 | .845 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .853 | 23 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|-----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| KP1 | 22.87 | 8.882 | .632 | .801 |
| KP2 | 22.71 | 8.632 | .565 | .813 |
| KP3 | 22.77 | 8.765 | .604 | .805 |
| KP4 | 22.70 | 9.323 | .494 | .822 |
| KP5 | 23.17 | 9.577 | .494 | .822 |
| KP6 | 22.59 | 8.951 | .591 | .807 |
| KP7 | 22.67 | 8.587 | .682 | .792 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .832 | 7 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|-----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| KN1 | 20.77 | 8.583 | .721 | .879 |
| KN2 | 20.72 | 7.981 | .702 | .884 |
| KN3 | 20.71 | 8.168 | .661 | .890 |
| KN4 | 20.62 | 8.400 | .783 | .871 |
| KN5 | 20.61 | 8.503 | .767 | .873 |
| KN6 | 20.62 | 8.339 | .734 | .877 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .897 | 6 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|-----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| K1 | 36.03 | 16.272 | .531 | .852 |
| K2 | 35.88 | 16.167 | .607 | .847 |
| K3 | 36.00 | 14.626 | .773 | .830 |
| K4 | 36.38 | 15.733 | .556 | .850 |
| K5 | 36.04 | 16.604 | .440 | .860 |
| K6 | 35.98 | 15.030 | .726 | .835 |
| K7 | 35.74 | 15.851 | .567 | .849 |
| K8 | 35.96 | 16.827 | .406 | .862 |
| K9 | 35.97 | 16.474 | .502 | .854 |
| K10 | 35.75 | 15.826 | .612 | .846 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .862 | 10 |

LAMPIRAN IV
STATISTIK DESKRIPTIF

Descriptive Statistics

| | N | Mean | Std. Deviation |
|---------------------|-----|--------|----------------|
| Kualitas Layanan | 100 | 105.57 | 4.615 |
| Kualitas Produk | 100 | 26.58 | 3.444 |
| Kepuasan Nasabah | 100 | 24.04 | 3.629 |
| kepercayaan Nasabah | 100 | 39.97 | 4.403 |
| Valid N (listwise) | 100 | | |

Correlations

| | | Kualitas Layanan | Kualitas Produk | Kepuasan Nasabah | Kepercayaan Nasabah |
|---------------------|---------------------|------------------|-----------------|------------------|---------------------|
| Kualitas Layanan | Pearson Correlation | 1 | .550** | .423** | .391** |
| | Sig. (2-tailed) | | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 |
| Kualitas Produk | Pearson Correlation | .550** | 1 | .595** | .690** |
| | Sig. (2-tailed) | .000 | | .000 | .000 |
| | N | 100 | 100 | 100 | 100 |
| Kepuasan Nasabah | Pearson Correlation | .423** | .595** | 1 | .518** |
| | Sig. (2-tailed) | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 |
| Kepercayaan Nasabah | Pearson Correlation | .391** | .690** | .518** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 |

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

LAMPIRAN V

UJI ASUMSI KLASIK

Uji Normalitas

| One-Sample Kolmogorov-Smirnov Test | | |
|------------------------------------|----------------|-------------------------|
| | | Unstandardized Residual |
| N | | 100 |
| Normal Parameters ^a | Mean | .0000000 |
| | Std. Deviation | 3.13172017 |
| Most Extreme Differences | Absolute | .058 |
| | Positive | .043 |
| | Negative | -.058 |
| Kolmogorov-Smirnov Z | | .576 |
| Asymp. Sig. (2-tailed) | | .894 |
| a. Test distribution is Normal. | | |

Uji Multikolinieritas

| | | Coefficients ^a | | | | | | |
|-------|------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 15.633 | 7.555 | | 2.069 | .041 | | |
| | Kualitas Layanan | -.007 | .084 | -.007 | -.084 | .933 | .683 | 1.464 |
| | Kualitas Produk | .760 | .127 | .594 | 6.004 | .000 | .538 | 1.859 |
| | Kepuasan Nasabah | .203 | .111 | .168 | 1.837 | .069 | .633 | 1.579 |

a. Dependent Variable: kepercayaan Nasabah

Uji Heteroskedastisitas

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.245 | 4.461 | | .279 | .781 |
| | Kualitas Layanan | .016 | .049 | .039 | .316 | .753 |
| | Kualitas Produk | -.030 | .075 | -.056 | -.399 | .690 |
| | Kepuasan Nasabah | .017 | .065 | .033 | .261 | .795 |

a. Dependent Variable: ABS_RES

LAMPIRAN VI
HASIL ANALISIS JALUR

Model 1

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .594 ^a | .352 | .339 | 2.787 |

a. Predictors: (Constant), Kualitas Produk, Kualitas Layanan

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|-------|------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -2.998 | 6.618 | | -.453 | .652 |
| | Kualitas Layanan | .148 | .073 | .199 | 2.038 | .044 |
| | Kualitas Produk | .458 | .097 | .460 | 4.701 | .000 |

a. Dependent Variable: Kepuasan Nasabah

Model 2

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .707 ^a | .500 | .485 | 3.161 |

a. Predictors: (Constant), Kepuasan Nasabah, Kualitas Layanan, Kualitas Produk

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|-------|------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 15.747 | 7.510 | | 2.097 | .039 |
| | Kualitas Layanan | -.014 | .084 | -.015 | -.167 | .867 |
| | Kualitas Produk | .749 | .124 | .586 | 6.034 | .000 |
| | Kepuasan Nasabah | .238 | .111 | .193 | 2.148 | .034 |

a. Dependent Variable: kepercayaan Nasabah