

LAMPIRAN

CV (*Curriculum Vitae*)**Daftar Riwayat Hidup****1. Identitas Diri**

Nama Lengkap : Ermawati
Jenis Kelamin : Perempuan
Agama : Islam
Nama Ayah : Sofyar Nasution
Nama Ibu : Jusni. R
Tempat dan Tanggal Lahir : Way Jepara, 15 Desember 1994
Alamat Asal : Margodadi
Rt/Rw : 028/004
Kel/Desa : Labuhan Ratu 1
Kecamatan : Way Jepara
Kabupaten : Lampung Timur
Provinsi : Lampung

Alamat di Jogja : Jl. Abimanyu Tegalsari
Rt/Rw : 001/004
Kel/Desa : Tamantirto
Kecamatan : Kasihan
Kabupaten : Bantul
Provinsi : Daerah Istimewa
Yogyakarta

E-mail : ermawati325@gmail.com

2. Riwayat Pendidikan

| Jenjang Pendidikan | Instansi Pendidikan | Periode |
|---------------------------|-------------------------------------|----------------|
| Taman Kanak-kanak | TK Muslimin | 2000-2002 |
| Sekolah Dasar | SDIT Baitul Muslim | 2002-2007 |
| Sekolah Menengah Pertama | SMPIT Baitul Muslim | 2007-2010 |
| Sekolah Menengah Atas | SMA N 1 Way Jepara | 2010-2013 |
| Perguruan Tinggi | Universitas Muhammadiyah Yogyakarta | 2013-2017 |

A. PETUNJUK PENGISIAN KUESIONER

Adapun petunjuk pengisian kuesioner adalah sebagai berikut :

1. Isilah identitas anda pada lembar yang tersedia. Identitas dan jawaban dijamin kerahasiaannya.
2. Pilih jawaban yang sesuai dengan diri anda. Tidak ada jawaban yang dianggap salah, semua jawaban adalah benar.
3. Jawablah pertanyaan di bawah ini yang sesuai dengan kualitas pelayanan dan kepuasan anda atas pembiayaan *musyarakah* yang digunakan, dengan memberi tanda centang (√) pada kotak yang tersedia sesuai dengan pendapat anggota.

Keterangan :

1 = Sangat Tidak Setuju

2 = Tidak Setuju

3 = Setuju

4 = Sangat Setuju

4. Kuesioner ini akan dapat digunakan secara optimal jika semua pernyataan dijawab. Oleh karena itu, harap diteliti kembali apakah setiap pernyataan telah dijawab.
5. Periksa kembali kuesioner anda.

B. PERTANYAAN PENELITIAN

| Variabel | STS | TS | S | SS |
|--|-----|----|---|----|
| | 1 | 2 | 3 | 4 |
| Kualitas Pelayanan (X) | | | | |
| a. Bukti Fisik/Tangibles (X1) | | | | |
| 1. BMT SAA memiliki peralatan pelayanan yang lengkap serta gedung kantor yang cukup nyaman. | | | | |
| 2. Penataan dan kebersihan ruang pelayanan administrasi (kantor) sehingga memberikan kenyamanan bagi setiap anggota yang datang. | | | | |
| 3. Karyawan BMT SAA memerhatikan kerapian penampilan seperti pakaian seragam yang diterapkan. | | | | |
| b. Keandalan/Reliability (X2) | | | | |
| 1. Karyawan BMT SAA mampu membantu kesulitan yang dihadapi oleh anggota. | | | | |
| 2. Keandalan karyawan BMT SAA dalam proses administrasi permohonan pembiayaan <i>musyarakah</i> . | | | | |
| 3. Karyawan BMT SAA profesional dalam bekerja. | | | | |
| c. Daya tanggap/Responsiveness (X3) | | | | |
| 1. Kesungguhan karyawan BMT SAA dalam menanggapi kebutuhan anggota, serta memberikan pelayanan sesuai dengan kebutuhan anggota. | | | | |
| 2. Karyawan BMT SAA mampu memberikan kejelasan informasi sehingga mudah diterima oleh anggota. | | | | |

| | | | | |
|---|--|--|--|--|
| 3. Cepat dan tanggap dalam pemberian dana pembiayaan <i>musyarakah</i> sesuai dengan yang dijanjikan. | | | | |
| d. Jaminan/<i>Assurance</i> (X4) | | | | |
| 1. Karyawan BMT SAA mampu menanamkan kepercayaan kepada para anggota <i>musyarakah</i> . | | | | |
| 2. BMT SAA menerapkan keadilan terhadap anggota dan memperlakukan sama kepada semua anggota, tidak membedakan. | | | | |
| 3. Kejujuran dan keramahan yang diterapkan oleh karyawan BMT SAA. | | | | |
| e. Empati/<i>Empathy</i> (X5) | | | | |
| 1. Karyawan BMT SAA peduli terhadap kebutuhan anggota. | | | | |
| 2. Karyawan BMT SAA memahami permasalahan yang dialami anggota. | | | | |
| 3. BMT SAA tidak memandang status sosial dan memperlakukan anggota dengan hormat dan sopan, serta menjaga hubungan baik antara karyawan dengan anggota. | | | | |

| Variabel Kepuasan Anggota (Y) | STS | TS | S | SS |
|---|-----|----|---|----|
| | 1 | 2 | 3 | 4 |
| 1. Saya merasa puas dengan produk pembiayaan <i>musyarakah</i> yang telah saya gunakan. Serta akan menggunakan kembali produk tersebut di BMT SAA jika membutuhkan. | | | | |
| 2. Saya merasa puas atas pelayanan yang diberikan oleh karyawan BMT, serta akan merekomendasikan kepada orang lain tentang produk pembiayaan <i>musyarakah</i> yang ada pada BMT SAA. | | | | |
| 3. Saya merasa puas atas produk pembiayaan <i>musyarakah</i> pada BMT SAA yang memberikan pelayanannya dengan maksimal dan sesuai dengan harapan. | | | | |
| 4. Saya merasa nyaman atas pelayanan yang diberikan. Dan jika suatu saat membutuhkan produk lain, akan menggunakan pada BMT SAA. | | | | |

| No Rspdn | Kualitas pelayanan (X) | | | | | | | | | | | | | | | Kepuasan Anggota (Y) | | | |
|-------------|------------------------|---|---|----|---|---|----|---|---|----|---|---|----|---|---|-------------------------|---|---|---|
| | X1 | | | X2 | | | X3 | | | X4 | | | X5 | | | Y | | | |
| 1. | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 3 | 3 |
| 2. | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 |
| 3. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 4 |
| 5. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 6. | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 |
| 7. | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 |
| 8. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 9. | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 10. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 11. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 12. | 4 | 4 | 4 | 2 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 2 | 3 | 2 | 2 | 2 | 2 |
| 13. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 |
| 14. | 4 | 4 | 4 | 2 | 2 | 2 | 3 | 2 | 1 | 3 | 3 | 3 | 3 | 2 | 3 | 2 | 2 | 2 | 2 |
| 15. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 16. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 17. | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 18. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 19. | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 2 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 4 |
| 20. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 21. | 4 | 1 | 2 | 3 | 2 | 4 | 3 | 2 | 1 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 3 |

| | | | | | | | | | | | | | | | | | | | |
|-----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 46. | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 47. | 2 | 3 | 4 | 4 | 4 | 3 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 48. | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 49. | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 50. | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 2 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |

Uji Reliabilitas dan Validitas

1. Uji realibitas dan validitas *tangibels*

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .834 | 3 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| p1 | 7.06 | 1.813 | .653 | .811 |
| p2 | 7.08 | 1.422 | .754 | .718 |
| p3 | 7.14 | 1.878 | .702 | .772 |

2. Uji realibitas dan validitas *reability*

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 |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| p1 | 6.72 | 1.512 | .840 | .801 |
| p2 | 6.92 | 1.504 | .796 | .838 |
| p3 | 6.76 | 1.574 | .730 | .896 |

3. Uji realibitas dan validitas *responsiveness***Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .876 | 3 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| p1 | 6.94 | 1.241 | .798 | .826 |
| p2 | 6.90 | 1.357 | .770 | .859 |
| p3 | 7.12 | .924 | .822 | .825 |

4. Uji realibitas dan validitas *assurance***Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .886 | 3 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| p1 | 7.14 | 1.062 | .752 | .837 |
| p2 | 7.10 | 1.031 | .816 | .786 |
| p3 | 7.20 | .857 | .747 | .859 |

5. Uji realibilitas dan validitas *empathy***Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .882 | 3 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| p1 | 6.92 | 1.340 | .871 | .739 |
| p2 | 7.06 | 1.568 | .710 | .889 |
| p3 | 6.82 | 1.702 | .751 | .856 |

6. Uji realibilitas dan validitas kepuasan anggota

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .937 | 4 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| p1 | 10.18 | 3.579 | .846 | .921 |
| p2 | 10.16 | 3.729 | .919 | .897 |
| p3 | 10.16 | 3.851 | .857 | .916 |
| p4 | 10.12 | 3.863 | .791 | .937 |

Uji Asumsi Klasik

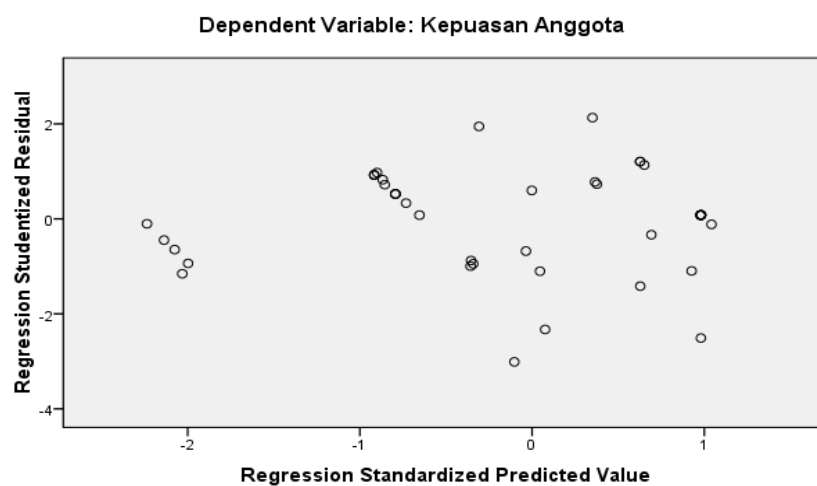
1. Uji Normalitas

| | | Unstandardized Residual |
|--------------------------------|----------------|-------------------------|
| N | | 50 |
| Normal Parameters ^a | Mean | .0000000 |
| | Std. Deviation | .74819987 |
| Most Extreme Differences | Absolute | .191 |
| | Positive | .107 |
| | Negative | -.191 |
| Kolmogorov-Smirnov Z | | 1.352 |
| Asymp. Sig. (2-tailed) | | .052 |

a. Test distribution is Normal.

2. Uji heteroskedasitas

Scatterplot



3. Uji Multikolinieritas

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|--------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 (Constant) | 2.415 | .965 | | 2.466 | .043 | | |
| Bukti Fisik | .151 | .074 | .111 | 2.027 | .049 | .649 | 1.542 |
| Kehandalan | .863 | .120 | .610 | 7.217 | .000 | .272 | 3.674 |
| Daya tanggap | -.279 | .183 | -.172 | -1.526 | .134 | .152 | 6.567 |
| Jaminan | .491 | .149 | .278 | 3.293 | .002 | .274 | 3.653 |
| Empati | .522 | .170 | .369 | 3.077 | .004 | .136 | 7.375 |

a. Dependent Variable: Kepuasan Anggota

4. Uji linieritas

ANOVA Table

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|-----------------------------------|----------------|--------------------------|----------------|----|-------------|--------|------|
| Kepuasan Anggota * Bukti Fisik | Between Groups | (Combined) | 73.678 | 7 | 10.525 | 1.792 | .114 |
| | | Linearity | 60.808 | 1 | 60.808 | 10.351 | .002 |
| | | Deviation from Linearity | 12.870 | 6 | 2.145 | .365 | .897 |
| | | Within Groups | 246.742 | 42 | 5.875 | | |
| | | Total | 320.420 | 49 | | | |

ANOVA Table

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|----------------------------------|----------------|--------------------------|----------------|----|-------------|---------|------|
| Kepuasan Anggota * Kehandalan | Between Groups | (Combined) | 274.674 | 6 | 45.779 | 43.031 | .000 |
| | | Linearity | 264.196 | 1 | 264.196 | 248.338 | .000 |
| | | Deviation from Linearity | 10.478 | 5 | 2.096 | 1.970 | .103 |
| | | Within Groups | 45.746 | 43 | 1.064 | | |
| | | Total | 320.420 | 49 | | | |

ANOVA Table

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|------------------------------|----------------|--------------------------|----------------|----|-------------|---------|------|
| Kepuasan Anggota * Empati | Between Groups | (Combined) | 247.932 | 6 | 41.322 | 24.512 | .000 |
| | | Linearity | 240.590 | 1 | 240.590 | 142.719 | .000 |
| | | Deviation from Linearity | 7.342 | 5 | 1.468 | .871 | .508 |
| | | Within Groups | 72.488 | 43 | 1.686 | | |
| | | Total | 320.420 | 49 | | | |

ANOVA Table

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|--------------------|---------------|--------------------------|----------------|----|-------------|---------|------|
| Kepuasan Anggota * | Between | (Combined) | 224.253 | 5 | 44.851 | 20.521 | .000 |
| Daya tanggap | Groups | Linearity | 222.389 | 1 | 222.389 | 101.752 | .000 |
| | | Deviation from Linearity | 1.864 | 4 | .466 | .213 | .930 |
| | Within Groups | | 96.167 | 44 | 2.186 | | |
| | Total | | 320.420 | 49 | | | |

ANOVA Table

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|--------------------|---------------|--------------------------|----------------|----|-------------|---------|------|
| Kepuasan Anggota * | Between | (Combined) | 228.580 | 4 | 57.145 | 28.000 | .000 |
| Jaminan | Groups | Linearity | 225.702 | 1 | 225.702 | 110.590 | .000 |
| | | Deviation from Linearity | 2.878 | 3 | .959 | .470 | .705 |
| | Within Groups | | 91.840 | 45 | 2.041 | | |
| | Total | | 320.420 | 49 | | | |

Uji Analisis Linier Berganda

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|-------|-------------------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.415 | .965 | | 2.466 | .043 |
| | Bukti fisik (Tangibels) | .151 | .074 | .111 | 2.027 | .049 |
| | Kehandalan (Reliability) | .863 | .120 | .610 | 7.217 | .000 |
| | Daya tanggap (responsiveness) | -.279 | .183 | -.172 | -1.526 | .134 |
| | Jaminan (Assurance) | .491 | .149 | .278 | 3.293 | .002 |
| | Empati (Empaty) | .522 | .170 | .369 | 3.077 | .004 |

a. Dependent Variable: Kepuasan

Anggota

Uji F

ANOVA^b

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 292.990 | 5 | 58.598 | 93.995 | .000 ^a |
| | Residual | 27.430 | 44 | .623 | | |
| | Total | 320.420 | 49 | | | |

a. Predictors: (Constant), Empati (Empathy), Bukti fisik (Tangibels), Kehandalan (Reliability), Jaminan (Assurance), Daya tanggap (Responsiveness)

b. Dependent Variable: Kepuasan Anggota

UJI R Square

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .956 ^a | .914 | .905 | .790 |

a. Predictors: (Constant), Empati (Empathy), Bukti fisik (Tangibels), Kehandalan (Reliability), Jaminan (Assurance), Daya tanggap (Responsiveness)

b. Dependent Variable: Kepuasan Anggota