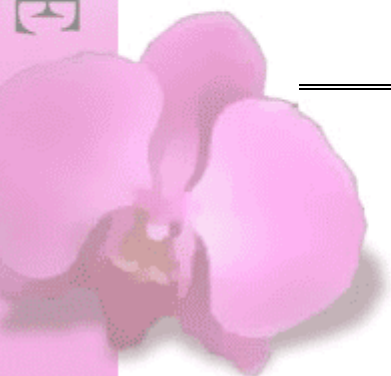


LAMPIRAN

xlvi

“ANALISA PENERAPAN NILAI-NILAI ISLAM TERHADAP LOYALITAS NASABAH BANK
SYARIAH DI KOTA MALANG (STUDI PADA STIE MALANGKUÇEÇWARA MALANG)”

Author: Rosi Sonia Yanuari NPK: K.2013.5.32475



Lampiran 1. Kuisisioner

KARAKTERISTIK RESPONDEN

Nama : (Boleh Tidak Di Isi)

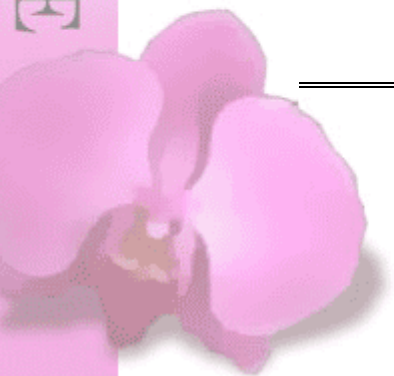
Jenis Kelamin : Laki-laki Perempuan

Nama Bank Syariah :

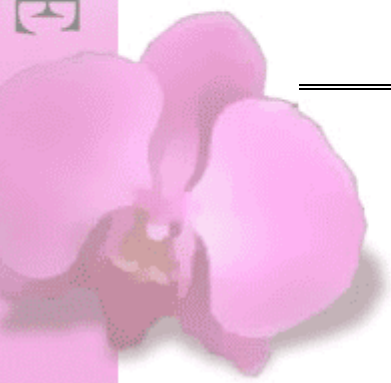
PETUNJUK PENGISIAN

- Berilah tanda centang (√) pada kotak yang tersedia untuk masing-masing jawaban pernyataan kuisisioner
- Tiap pertanyaan hanya diperbolehkan ada satu jawaban
- Skala yang di hunakan dalam menjawab pertanyaan adalah sebagai berikut:

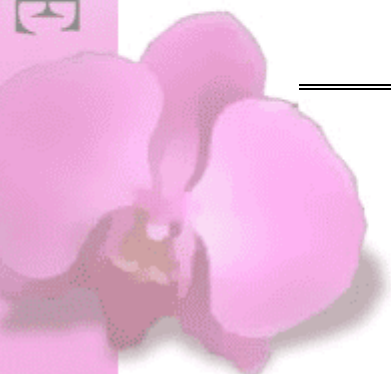
1	2	3	4	5
Sangat Tidak Setuju	Tidak Setuju	Ragu-ragu	Setuju	Sangat Setuju



No.	Pertanyaan	Alternatif Jawaban				
		1	2	3	4	5
Kejujuran						
1	Perusahaan perbankan memberikan informasi yang akurat dalam kegiatan transaksional					
2	Perusahaan perbankan perusahaan perbankan secara konsisten dalam menjalankan akad					
3	Perusahaan perbankan memberikan pelayanan yang terbaik .					
4	Perilaku pegawai menunjukkan sikap menghargai dan mengutamakan pelanggan					
Kesetaraan						
1	Perusahaan perbankan menggolongkan pelanggan laki-laki dan perempuan					
2	Perusahaan perbankan menggolongkan pelanggan berdasarkan daerah asal .					
3	Perusahaan perbankan menggolongkan hak pelanggan .					
4	Perusahaan perbankan menggolongkan kewajiban pelanggan .					
Keadilan						
1	Perusahaan perbankan melakukan pembagian hasil produk jasa sesuai kesepakatan .					
2	Perusahaan perbankan melakukan pembagian beban atau kerugian yang sama sesuai kesepakatan .					
3	Perusahaan perbankan secara konsekuen dalam bertanggung jawab atas segala permasalahan pelanggan .					
4	Perusahaan perbankan melakukan ketidak seimbangan pertanggung jawaban kerugian .					
Kebenaran						



1	Perusahaan perbankan memberikan wawasan yang jelas secara keseluruhan mengenai detail produk					
2	Perusahaan perbankan menyelesaikan konflik dengan dapat di terima semua pihak					
3	Perusahaan perbankan menyampaikan informasi rutin .					
4	Perusahaan perbankan memberikan penjaminan yang nyata dan dapat dipertanggung jawabkan terkait fasilitas layanan yang diberikan .					
Loyalitas Pelanggan						
1	Kesetiaan nasabah menggunakan jasa dalam jangka waktu minimal satu tahun dan terus berkelanjutan					
2	Nasabah tidak menggunakan jasa bank lain					
3	Nasabah merekomendasikan bank tersebut kepada orang lain					
4	Kepercayaan nasabah bahwa bank tersebut adalah alternatif terbaik					



Hasil Analisis SPSS

Lampiran 2. Uji Validitas

Variabel X1

		Correlations				
		X1.1	X1.2	X1.3	X1.4	Kejujuran (X1)
X1.1	Pearson Correlation	1	.826**	.657**	.624**	.919**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	50	50	50	50	50
X1.2	Pearson Correlation	.826**	1	.641**	.612**	.916**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	50	50	50	50	50
X1.3	Pearson Correlation	.657**	.641**	1	.522**	.796**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	50	50	50	50	50
X1.4	Pearson Correlation	.624**	.612**	.522**	1	.792**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	50	50	50	50	50
Kejujuran (X1)	Pearson Correlation	.919**	.916**	.796**	.792**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	50	50	50	50	50

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

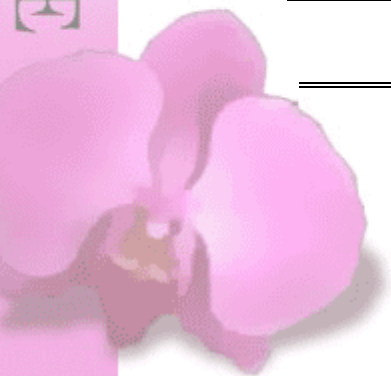
($\alpha = 0,05$; $df = 48$)

Korelasi antara	r Hitung	r Tabel	Kesimpulan
X1.1 Ke Total	0,919	0,2787	valid
X1.2 Ke Total	0,916		valid
X1.3 Ke Total	0,796		valid
X1.4 Ke Total	0,792		valid

|

“ANALISA PENERAPAN NILAI-NILAI ISLAM TERHADAP LOYALITAS NASABAH BANK SYARIAH DI KOTA MALANG (STUDI PADA STIE MALANGKUÇÇWARA MALANG)”

Author: Rosi Sonia Yanuari NPK: K.2013.5.32475



Variabel X2

		X2.1	X2.2	X2.3	X2.4	Kesetaraan (X2)
X2.1	Pearson Correlation	1	.607**	.670**	.631**	.883**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	50	50	50	50	50
X2.2	Pearson Correlation	.607**	1	.500**	.407**	.748**
	Sig. (2-tailed)	.000		.000	.003	.000
	N	50	50	50	50	50
X2.3	Pearson Correlation	.670**	.500**	1	.687**	.862**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	50	50	50	50	50
X2.4	Pearson Correlation	.631**	.407**	.687**	1	.823**
	Sig. (2-tailed)	.000	.003	.000		.000
	N	50	50	50	50	50
Kesetaraan (X2)	Pearson Correlation	.883**	.748**	.862**	.823**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	50	50	50	50	50

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

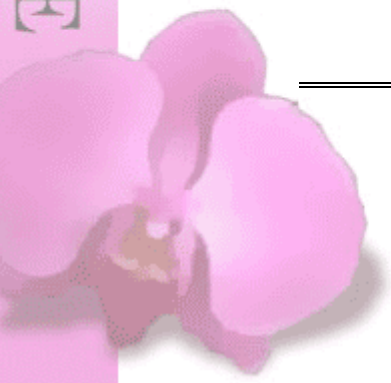
($\alpha = 0,05$; $df = 48$)

Korelasi antara	r Hitung	r Tabel	Kesimpulan
X2.1 Ke Total	0,883	0,2787	valid
X2.2 Ke Total	0,748		valid
X2.3 Ke Total	0,862		valid
X2.4 Ke Total	0,823		valid

li

“ANALISA PENERAPAN NILAI-NILAI ISLAM TERHADAP LOYALITAS NASABAH BANK SYARIAH DI KOTA MALANG (STUDI PADA STIE MALANGKUÇÇWARA MALANG)”

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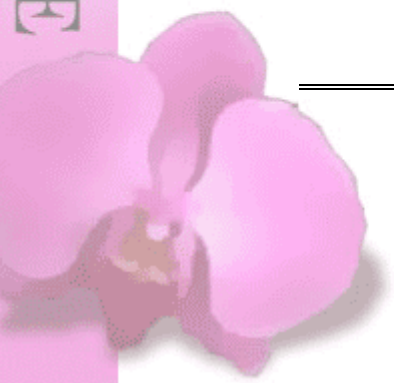
Variabel X3

		X3.1	X3.2	X3.3	X3.4	Keadilan (X3)
X3.1	Pearson Correlation	1	.581**	.946**	.456**	.901**
	Sig. (2-tailed)		.000	.000	.001	.000
	N	50	50	50	50	50
X3.2	Pearson Correlation	.581**	1	.514**	.557**	.819**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	50	50	50	50	50
X3.3	Pearson Correlation	.946**	.514**	1	.406**	.862**
	Sig. (2-tailed)	.000	.000		.003	.000
	N	50	50	50	50	50
X3.4	Pearson Correlation	.456**	.557**	.406**	1	.720**
	Sig. (2-tailed)	.001	.000	.003		.000
	N	50	50	50	50	50
Keadilan (X3)	Pearson Correlation	.901**	.819**	.862**	.720**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	50	50	50	50	50

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

($\alpha = 0,05$; $df = 48$)

Korelasi antara	r Hitung	r Tabel	Kesimpulan
X3.1 Ke Total	0,901	0,2787	valid



X3.2 Ke Total	0,819		valid
X3.3 Ke Total	0,862		valid
X3.4 Ke Total	0,720		valid

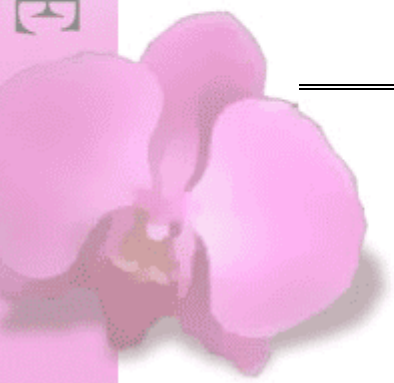
Variabel X4

Correlations

		X4.1	X4.2	X4.3	X4.4	Kebenaran
X4.1	Pearson Correlation	1	.629**	.399**	.293*	.758**
	Sig. (2-tailed)		.000	.004	.039	.000
	N	50	50	50	50	50
X4.2	Pearson Correlation	.629**	1	.413**	.363**	.780**
	Sig. (2-tailed)	.000		.003	.009	.000
	N	50	50	50	50	50
X4.3	Pearson Correlation	.399**	.413**	1	.406**	.755**
	Sig. (2-tailed)	.004	.003		.003	.000
	N	50	50	50	50	50
X4.4	Pearson Correlation	.293*	.363**	.406**	1	.705**
	Sig. (2-tailed)	.039	.009	.003		.000
	N	50	50	50	50	50
Kebenaran	Pearson Correlation	.758**	.780**	.755**	.705**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	50	50	50	50	50

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

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



($\alpha = 0,05$; $df = 48$)

Korelasi antara	r Hitung	r Tabel	Kesimpulan
X4.1 Ke Total	0,758	0,2787	valid
X4.2 Ke Total	0,780		valid
X4.3 Ke Total	0,755		valid
X4.4 Ke Total	0,705		valid

Variabel Y

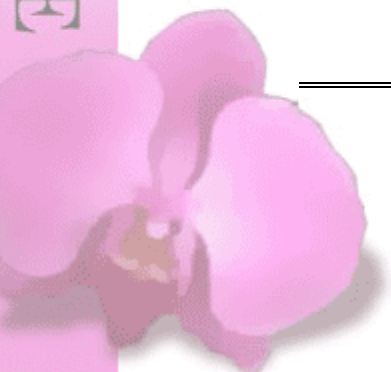
Correlations

		y.1	y.2	y.3	y.4	Loyalitas Pelanggan
y.1	Pearson Correlation	1	.409**	.903**	.435**	.832**
	Sig. (2-tailed)		.003	.000	.002	.000
	N	50	50	50	50	50
y.2	Pearson Correlation	.409**	1	.594**	.654**	.800**
	Sig. (2-tailed)	.003		.000	.000	.000
	N	50	50	50	50	50
y.3	Pearson Correlation	.903**	.594**	1	.505**	.912**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	50	50	50	50	50
y.4	Pearson Correlation	.435**	.654**	.505**	1	.773**
	Sig. (2-tailed)	.002	.000	.000		.000
	N	50	50	50	50	50
<u>Loyalitas Pelanggan</u>	Pearson Correlation	.832**	.800**	.912**	.773**	1

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“ANALISA PENERAPAN NILAI-NILAI ISLAM TERHADAP LOYALITAS NASABAH BANK SYARIAH DI KOTA MALANG (STUDI PADA STIE MALANGKUÇÇWARA MALANG)”

Author: Rosi Sonia Yanuari NPK: K.2013.5.32475



Sig. (2-tailed)	.000	.000	.000	.000	
N	50	50	50	50	50

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

($\alpha = 0,05$; $df = 48$)

Korelasi antara	r Hitung	r Tabel	Kesimpulan
Y.1 Ke Total	0,832	0,2787	valid
Y.2 Ke Total	0,800		valid
Y.3 Ke Total	0,912		valid
Y.4 Ke Total	0,773		valid

Lampiran 3. Uji Reliabilitas(Cronbach's Alpha > 0,70)

X1

Reliability Statistics

Cronbach's Alpha	N of Items
.877	4

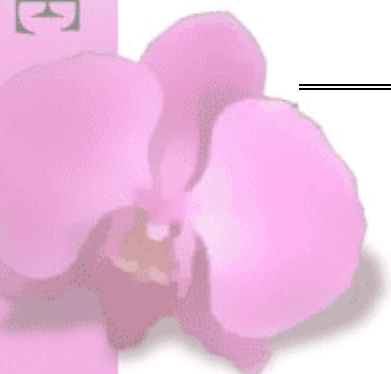
X2

Reliability Statistics

iv

“ANALISA PENERAPAN NILAI-NILAI ISLAM TERHADAP LOYALITAS NASABAH BANK SYARIAH DI KOTA MALANG (STUDI PADA STIE MALANGKUÇÇWARA MALANG)”

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Cronbach's Alpha	N of Items
.850	4

X3

Reliability Statistics

Cronbach's Alpha	N of Items
.843	4

X4

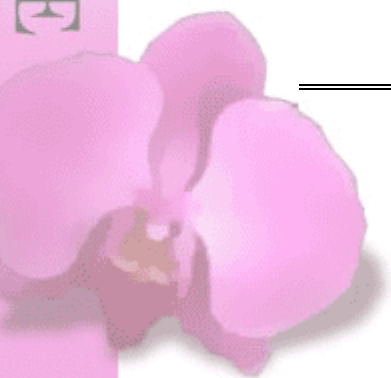
Reliability Statistics

Cronbach's Alpha	N of Items
.735	4

Y

Reliability Statistics

Cronbach's Alpha	N of Items
.850	4



Keputusan (CronbachAlpha > 0.70)

Variabel	Hasil Cronbach's Alpha	Keterangan
X1	,877	Reliabel
X2	,850	Reliabel
X3	,843	Reliabel
X4	,735	Reliabel
Y	,850	Reliabel

Lampiran 4. Asumsi Klasik

NORMALITAS

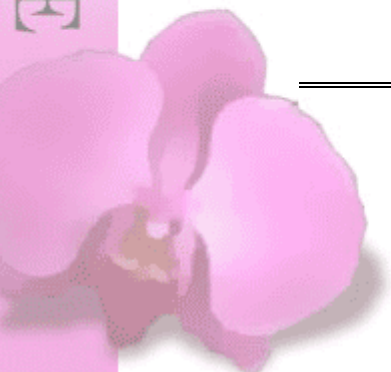
One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual
--	----------------------------

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“ANALISA PENERAPAN NILAI-NILAI ISLAM TERHADAP LOYALITAS NASABAH BANK SYARIAH DI KOTA MALANG (STUDI PADA STIE MALANGKUÇÇWARA MALANG)”

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N		50
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.91497406
Most Extreme Differences	Absolute	.088
	Positive	.088
	Negative	-.087
Test Statistic		.088
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

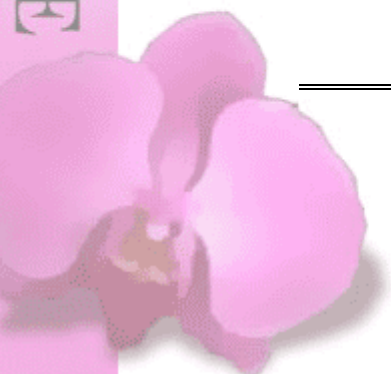
MULTIKOLINIERITAS

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
(Constant)	-1.402	1.171			
Kejujuran (X1)	.146	.069	.139	.706	1.416
Kesetaraan (X2)	-.154	.087	-.182	.287	3.481
Keadilan (X3)	.396	.122	.416	.188	5.329
Kebenaran	.758	.158	.611	.190	5.267

a. Dependent Variable: Loyalitas Pelanggan

HETEROKEDASTISITAS



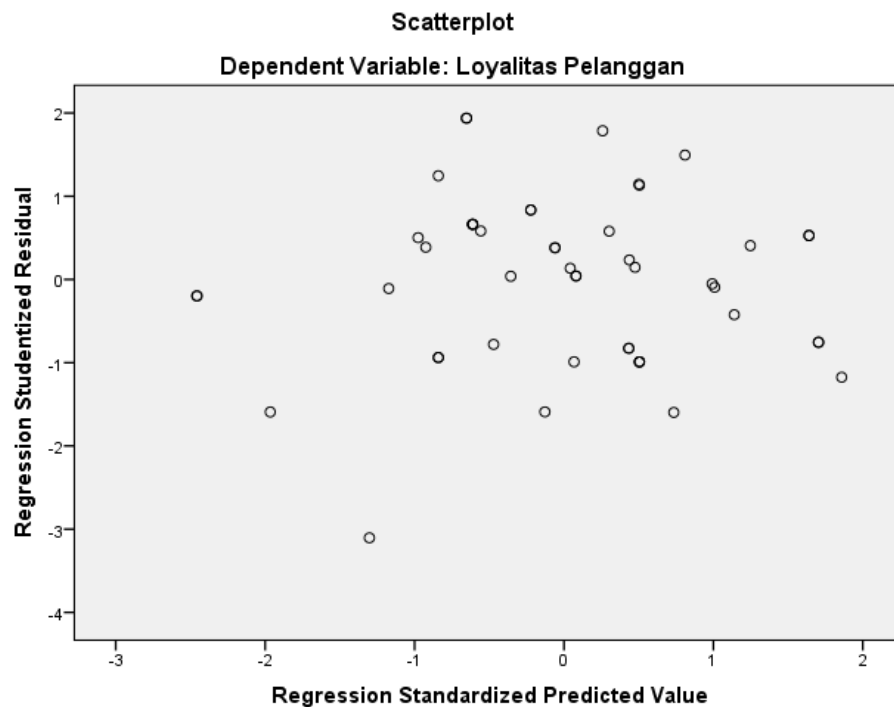
Uji Glejser

Coefficients^a

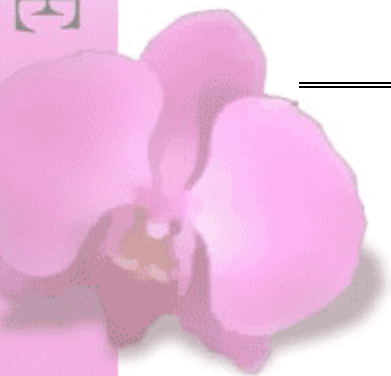
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.803	1.188		2.359	.021
	Kualitas Layanan (X1)	-.056	.046	-.133	-1.230	.222
	Harga (X2)	.028	.042	.072	.654	.515
	Citra Merek (X3)	-.025	.039	-.071	-.633	.529

a. Dependent Variable: ABS_RES

Scatterplot



lix



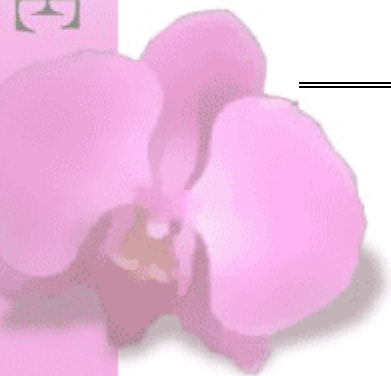
Lampiran 5. Koefisien Determinasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.928 ^a	.862	.849	.95477

a. Predictors: (Constant), Kebenaran, Kejujuran (X1), Kesetaraan (X2), Keadilan (X3)

b. Dependent Variable: Loyalitas Pelanggan



Lampiran 6. Uji Regresi Berganda

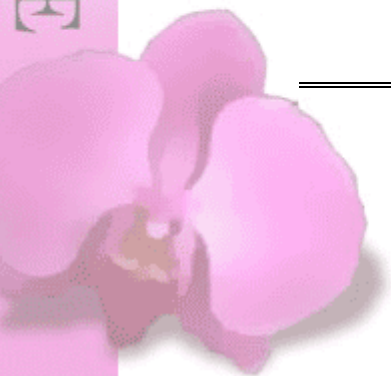
UJI F

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	255.558	4	63.890	70.086	.000 ^b
	Residual	41.022	45	.912		
	Total	296.580	49			

a. Dependent Variable: Loyalitas Pelanggan

b. Predictors: (Constant), Kebenaran, Kejujuran (X1), Kesetaraan (X2), Keadilan (X3)



Lampiran 7. Uji Hipotesis

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.402	1.171		-1.197	.238
Kejujuran (X1)	.146	.069	.139	2.110	.040
Kesetaraan (X2)	-.154	.087	-.182	-1.764	.084
Keadilan (X3)	.396	.122	.416	3.251	.002
Kebenaran	.758	.158	.611	4.805	.000

a. Dependent Variable: Loyalitas Nasabah

