

## LAMPIRAN A

**KUISIONER PENELITIAN TUGAS AKHIR KULIAH**  
**Analisis Pengaruh Kualitas Layanan Terhadap Kepuasan Dan Loyalitas**  
**Nasabah Bank Mandiri**

**Petunjuk:** Berilah penilaian Bpk/Ibu/Saudara terhadap pernyataan-pernyataan dibawah ini dengan MENYILANG atau MELINGKARI angka yang dianggap paling sesuai.

<b>1 = Sangat Tidak Setuju (STS)</b>	<b>3 = Agak Tidak Setuju (ATS)</b>	<b>5 = Setuju (S)</b>
<b>2 = Tidak Setuju (TS)</b>	<b>4 = Agak Setuju (AS)</b>	<b>6 = Setuju Sekali (SS)</b>

<b>1. Kualitas Layanan (Jaminan)</b>	<b>STS</b>	<b>TS</b>	<b>ATS</b>	<b>AS</b>	<b>S</b>	<b>SS</b>
Bank Mandiri mampu menyediakan layanan sebagaimana dijanjikan kepada nasabahnya.	1	2	3	4	5	6
Bank Mandiri mampu memberikan layanannya yang akurat kepada nasabahnya.	1	2	3	4	5	6
Bank Mandiri mampu memenuhi komitmen terhadap nasabahnya.	1	2	3	4	5	6

<b>2. Kualitas Layanan (Keandalan)</b>	<b>STS</b>	<b>TS</b>	<b>ATS</b>	<b>AS</b>	<b>S</b>	<b>SS</b>
Saya merasa aman pada saat proses melakukan transaksi dengan Bank Mandiri.	1	2	3	4	5	6
Layanan Bank Mandiri mampu meningkatkan keyakinan dan kepercayaan nasabah akan layanan yang berkualitas.	1	2	3	4	5	6
Staf Bank Mandiri mampu memberikan layanan yang tepat dan cepat.	1	2	3	4	5	6

<b>3. Kualitas Layanan (Empati)</b>	<b>STS</b>	<b>TS</b>	<b>ATS</b>	<b>AS</b>	<b>S</b>	<b>SS</b>
Staf Bank Mandiri berpengalaman untuk menyelesaikan permasalahan nasabah.	1	2	3	4	5	6
Staf Bank Mandiri memiliki antusiasme dalam memahami kebutuhan nasabah.	1	2	3	4	5	6
Staf Bank Mandiri mengutamakan kebutuhan nasabah.	1	2	3	4	5	6

<b>4. Kualitas Layanan (Bukti Fisik)</b>	<b>STS</b>	<b>TS</b>	<b>ATS</b>	<b>AS</b>	<b>S</b>	<b>SS</b>
Peralatan Bank Mandiri memadai dan mudah dilihat untuk digunakan nasabah.	1	2	3	4	5	6
Fasilitas dan desain Bank Mandiri memberikan perasaan nyaman bagi nasabah.	1	2	3	4	5	6
Jumlah staf Bank Mandiri tersedia dengan cukup untuk memberikan layanan bagi nasabah.	1	2	3	4	5	6

<b>5. Kualitas Layanan (Daya Tanggap)</b>	<b>STS</b>	<b>TS</b>	<b>ATS</b>	<b>AS</b>	<b>S</b>	<b>SS</b>
Staf Bank Mandiri mampu memberikan layanan personal secara tepat.	1	2	3	4	5	6
Staf Bank Mandiri mampu memahami kebutuhan nasabah.	1	2	3	4	5	6
Staf Bank Mandiri sangat membantu bagi nasabah.	1	2	3	4	5	6

<b>6. Kepuasan Nasabah</b>	<b>STS</b>	<b>TS</b>	<b>ATS</b>	<b>AS</b>	<b>S</b>	<b>SS</b>
Saya merasa puas ketika menggunakan layanan Bank Mandiri.	1	2	3	4	5	6
Saya puas terhadap kualitas layanan Bank Mandiri secara keseluruhan.	1	2	3	4	5	6
Secara keseluruhan, saya memiliki kesan yang baik dan positif terhadap Bank Mandiri.	1	2	3	4	5	6

<b>7. Loyalitas Nasabah</b>	<b>STS</b>	<b>TS</b>	<b>ATS</b>	<b>AS</b>	<b>S</b>	<b>SS</b>
Saya akan memprioritaskan Bank Mandiri diantara bank lain ketika memilih tipe layanan bank yang sama.	1	2	3	4	5	6
Saya akan terus memilih produk dan layanan Bank Mandiri.	1	2	3	4	5	6
Saya setuju bahwa saya adalah nasabah loyal Bank Mandiri.	1	2	3	4	5	6

<b>KARAKTERISTIK RESPONDEN</b>
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Pertanyaan berikut berkenaan dengan jati diri Bapak/Ibu/Saudara. Jawablah pertanyaan tersebut dengan memberi tanda **silang (X)** pada nomer jawaban yang dianggap paling sesuai.

**Apa jenis kelamin Bapak/Ibu/Saudara?**

1.	Pria
2.	Wanita

**Berapakah usia Bapak/Ibu/Saudara saat ini?**

1.	< 20 tahun	4.	31 – 35 tahun	7.	46 – 50 tahun
2.	21 – 25 tahun	5.	36 – 40 tahun	8.	51 – 60 tahun
3.	26 – 30 tahun	6.	41 – 45 tahun	9.	> 61 tahun

**Apakah pekerjaan Bapak/Ibu/Saudara?**

1.	Pelajar/Mahasiswa	4.	Wiraswasta
2.	Pegawai Swasta	5.	Profesi
3.	PNS/TNI/Polri	6.	Lain-lain (sebutkan) .....

**Berapakah pendapatan per bulan Bapak/Ibu/Saudara?**

1.	< Rp. 1.000.000,-	7.	Rp. 6.000.001,- s/d Rp. 7.000.000,-
2.	Rp. 1.000.001,- s/d Rp. 2.000.000,-	8.	Rp. 7.000.001,- s/d Rp. 8.000.000,-
3.	Rp. 2.000.001,- s/d Rp. 3.000.000,-	9.	Rp. 8.000.001,- s/d Rp. 9.000.000,-
4.	Rp. 3.000.001,- sd Rp. 4.000.000,-	10.	Rp. 9.000.001,- s/d Rp. 10.000.000,-
5.	Rp. 4.000.001,- s/d Rp. 5.000.000,-	11.	> Rp. 10.000.001,-
6.	Rp. 5.000.001,- sd Rp. 6.000.000,-		

**Apakah pendidikan terakhir Bapak/Ibu/Saudara?**

1.	SD	4.	Diploma	6.	S2
2.	SMP	5.	S1	7.	S3
3.	SLTA				

## LAMPIRAN B

### HASIL UJI VALIDITAS & RELIABILITAS INSTRUMEN PENELITIAN

#### A. Jaminan (*Assurance*)

**Case Processing Summary**

		N	%
Cases	Valid	35	100.0
	Excluded <sup>a</sup>	0	.0
	Total	35	100.0

**Reliability Statistics**

Cronbach's Alpha	N of Items
.875	3

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

**Item Statistics**

	Mean	Std. Deviation	N
ass1	4.6857	.86675	35
ass2	4.3714	.87735	35
ass3	4.4286	.73907	35

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ass1	8.8000	2.282	.737	.847
ass2	9.1143	2.045	.856	.731
ass3	9.0571	2.703	.705	.874

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
13.4857	4.963	2.22778	3

#### B. Empati (*Empathy*)

**Case Processing Summary**

		N	%
Cases	Valid	35	100.0
	Excluded <sup>a</sup>	0	.0
	Total	35	100.0

**Reliability Statistics**

Cronbach's Alpha	N of Items
.900	3

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

**Item Statistics**

	Mean	Std. Deviation	N
emp1	3.8571	1.39627	35
emp2	4.0571	1.16171	35
emp3	3.9429	1.23533	35

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
emp1	8.0000	5.059	.805	.863
emp2	7.8000	5.812	.876	.804
emp3	7.9143	6.022	.745	.904

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
11.8571	12.067	3.47379	3

**C. Keandalan (Reliability)****Case Processing Summary**

		N	%
Cases	Valid	35	100.0
	Excluded <sup>a</sup>	0	.0
	Total	35	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.697	3

**Item Statistics**

	Mean	Std. Deviation	N
rel1	4.6571	.93755	35
rel2	4.5143	.78108	35
rel3	4.3143	1.05081	35

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
rel1	8.8286	2.323	.575	.524
rel2	8.9714	2.793	.552	.580
rel3	9.1714	2.323	.443	.718

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
13.4857	4.845	2.20122	3

**D. Daya Tanggap (*Responsiveness*)****Case Processing Summary**

		N	%
Cases	Valid	35	100.0
	Excluded <sup>a</sup>	0	.0
	Total	35	100.0

**Reliability Statistics**

Cronbach's Alpha	N of Items
.898	3

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

**Item Statistics**

	Mean	Std. Deviation	N
res1	4.3143	.96319	35
res2	4.1429	1.21614	35
res3	4.2857	.92582	35

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
res1	8.4286	4.017	.827	.837
res2	8.6000	3.188	.799	.880
res3	8.4571	4.197	.813	.853

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
12.7429	8.138	2.85269	3

**E. Bukti Nyata (*Tangibles*)****Case Processing Summary**

		N	%
Cases	Valid	35	100.0
	Excluded <sup>a</sup>	0	.0
	Total	35	100.0

**Reliability Statistics**

Cronbach's Alpha	N of Items
.653	3

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

**Item Statistics**

	Mean	Std. Deviation	N
tan1	4.5714	1.06511	35
tan2	4.5429	.98048	35
tan3	4.1714	1.07062	35

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
tan1	8.7143	2.563	.599	.355
tan2	8.7429	3.314	.410	.624
tan3	9.1143	3.104	.395	.650

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
13.2857	5.739	2.39572	3

**F. Kepuasan (*Satisfaction*)****Case Processing Summary**

		N	%
Cases	Valid	35	100.0
	Excluded <sup>a</sup>	0	.0
	Total	35	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.919	3

**Item Statistics**

	Mean	Std. Deviation	N
sat1	4.5143	.88688	35
sat2	4.3714	1.16533	35
sat3	4.2571	1.12047	35

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
sat1	8.6286	4.946	.771	.943
sat2	8.7714	3.534	.886	.845
sat3	8.8857	3.692	.888	.838

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
13.1429	8.773	2.96194	3

**G. Loyalitas (*Loyalty*)****Case Processing Summary**

		N	%
Cases	Valid	35	100.0
	Excluded <sup>a</sup>	0	.0
	Total	35	100.0

**Reliability Statistics**

Cronbach's Alpha	N of Items
.921	3

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

**Item Statistics**

	Mean	Std. Deviation	N
loy1	4.0857	1.12122	35
loy2	3.9429	1.10992	35
loy3	3.9429	1.30481	35

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
loy1	7.8857	5.222	.853	.876
loy2	8.0286	5.323	.839	.888
loy3	8.0286	4.499	.840	.894

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
11.9714	10.852	3.29425	3



## LAMPIRAN C

### REKAPITULASI DATA JAWABAN KUISIONER

Resp	Asc1	Asc2	Asc3	Rel1	Rel2	Rel3	Emp1	Emp2	Emp3	Tan1	Tan2	Tan3	Res1	Res2	Res3	CS 1	CS 2	CS 3	CL 1	CL 2	CL 3
1	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
2	5	4	4	4	4	3	4	4	4	5	5	4	5	4	5	4	5	4	5	4	5
3	6	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
4	5	5	5	6	5	5	5	5	6	6	5	5	5	5	5	5	5	5	5	5	5
5	2	3	4	4	5	3	2	3	4	2	2	5	3	3	5	4	2	2	4	3	2
6	5	5	5	5	5	5	5	5	5	5	5	3	4	5	5	5	5	5	5	5	5
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9	5	5	5	5	5	4	5	5	5	4	5	5	5	5	5	5	5	5	4	4	3
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Resp	Asc1	Asc2	Asc3	Rel1	Rel2	Rel3	Emp1	Emp2	Emp3	Tan1	Tan2	Tan3	Res1	Res2	Res3	CS 1	CS 2	CS 3	CL 1	CL 2	CL 3
33	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
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71	2	2	3	4	3	3	3	3	3	4	4	3	3	3	3	3	3	3	1	1	1

Resp	Asc1	Asc2	Asc3	Rel1	Rel2	Rel3	Emp1	Emp2	Emp3	Tan1	Tan2	Tan3	Res1	Res2	Res3	CS 1	CS 2	CS 3	CL 1	CL 2	CL 3
72	5	5	5	5	5	5	5	5	5	5	6	5	5	5	5	5	5	5	4	3	3
73	5	5	5	6	6	6	5	6	5	5	5	6	5	5	6	5	5	5	5	4	5
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Resp	Asc1	Asc2	Asc3	Rel1	Rel2	Rel3	Emp1	Emp2	Emp3	Tan1	Tan2	Tan3	Res1	Res2	Res3	CS 1	CS 2	CS 3	CL 1	CL 2	CL 3	
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148	5	5	5	5	4	4	5	5	5	4	5	4	5	5	5	5	5	5	4	4	3	3
149	2	2	2	4	4	4	5	5	5	6	6	5	2	4	3	3	3	3	1	1	1	1

Resp	Asc1	Asc2	Asc3	Rel1	Rel2	Rel3	Emp1	Emp2	Emp3	Tan1	Tan2	Tan3	Res1	Res2	Res3	CS 1	CS 2	CS 3	CL 1	CL 2	CL 3
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187	5	5	5	5	5	5	4	4	4	5	5	5	4	4	4	5	5	5	5	5	5
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Resp	Asc1	Asc2	Asc3	Rel1	Rel2	Rel3	Emp1	Emp2	Emp3	Tan1	Tan2	Tan3	Res1	Res2	Res3	CS 1	CS 2	CS 3	CL 1	CL 2	CL 3
189	3	2	1	4	2	3	2	3	4	5	4	3	2	3	3	2	1	4	1	1	1
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Resp	Asc1	Asc2	Asc3	Rel1	Rel2	Rel3	Emp1	Emp2	Emp3	Tan1	Tan2	Tan3	Res1	Res2	Res3	CS 1	CS 2	CS 3	CL 1	CL 2	CL 3
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251	4	4	4	5	4	4	4	5	4	4	4	4	4	4	4	4	4	4	5	5	4
252	5	5	5	5	4	3	5	4	4	5	5	4	5	4	4	4	3	5	3	4	2
253	5	4	4	4	5	4	4	4	4	5	5	4	4	4	4	5	5	5	4	4	4
254	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
255	6	6	6	5	5	4	4	4	4	5	5	2	5	5	5	6	4	5	5	5	6
256	4	4	4	5	5	4	4	4	4	5	4	4	5	5	4	4	4	5	4	4	4
257	5	5	5	5	5	5	4	4	5	5	5	5	4	5	5	5	5	5	5	5	5
258	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5
259	5	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	4	4	3	4	3
260	4	3	4	3	3	3	4	3	4	3	2	3	3	3	3	4	3	4	4	4	4
261	5	5	5	5	5	5	4	4	5	5	5	4	5	5	5	4	5	5	4	5	5
262	5	5	5	4	5	5	4	5	5	4	4	4	4	5	5	4	4	5	4	4	5
263	5	5	5	4	4	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5
264	5	5	5	5	5	6	5	5	5	5	6	5	5	5	4	5	5	4	4	4	4
265	5	5	5	5	5	5	5	5	4	5	2	5	5	3	5	4	4	5	5	5	5
266	6	6	6	6	6	6	6	6	6	1	1	1	5	4	2	2	3	3	4	4	3

Resp	Asc1	Asc2	Asc3	Rel1	Rel2	Rel3	Emp1	Emp2	Emp3	Tan1	Tan2	Tan3	Res1	Res2	Res3	CS 1	CS 2	CS 3	CL 1	CL 2	CL 3
267	4	4	4	5	4	5	5	5	5	5	4	3	4	4	5	4	5	4	4	4	4
268	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
269	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
270	5	4	5	5	4	4	4	5	5	4	4	4	5	5	5	4	4	4	3	4	4
271	5	5	5	5	5	5	5	5	5	5	5	4	4	4	4	5	5	5	4	4	2
272	3	3	3	4	4	4	4	5	4	4	5	5	4	4	5	3	3	4	4	4	3
273	3	3	3	4	3	3	3	3	3	4	4	4	4	3	3	3	3	3	4	4	4
274	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
275	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4
276	5	5	5	5	5	4	5	4	4	5	5	6	5	4	5	5	5	5	4	4	4
277	5	5	5	5	5	5	5	5	5	5	4	4	5	5	5	4	5	5	4	4	5
278	4	5	5	5	5	4	5	4	5	5	5	5	5	5	5	5	5	5	4	5	5
279	5	4	5	5	5	4	5	4	4	5	4	5	4	5	5	6	5	5	5	4	6
280	6	5	4	4	4	4	4	4	3	4	4	4	4	3	4	4	4	4	2	3	3
281	3	3	4	4	4	2	2	4	4	5	5	5	4	4	4	3	3	4	3	3	3
282	4	3	3	4	4	3	3	4	4	4	3	4	4	3	3	4	3	3	4	3	3
283	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
284	5	3	3	5	5	4	5	4	4	3	3	3	3	4	3	5	5	5	5	5	5
285	3	3	3	3	3	3	3	3	3	3	3	2	2	2	2	3	3	3	2	2	2
286	5	5	5	6	6	5	6	6	6	6	6	5	5	6	6	5	5	5	6	6	6
287	5	5	5	4	4	4	5	5	5	5	5	5	5	5	5	4	4	4	4	4	3
288	4	4	2	5	5	2	3	4	4	6	5	2	4	4	3	4	3	3	5	5	4
289	5	5	5	5	5	5	5	4	5	5	5	3	5	5	6	5	5	5	5	5	5
290	5	5	5	5	5	5	5	4	5	4	5	5	5	5	5	5	5	5	4	4	4
291	5	4	4	5	5	6	5	5	4	5	5	4	5	4	5	4	4	5	3	3	4
292	5	5	5	5	4	3	5	4	4	5	5	4	5	4	4	4	3	5	3	4	2
293	5	5	5	5	5	5	4	4	5	5	5	4	5	5	5	4	5	5	4	5	5
294	4	4	4	5	4	5	5	5	5	5	4	3	4	4	5	4	5	4	4	4	4
295	5	4	5	5	4	4	4	5	5	4	4	4	5	5	5	4	4	4	3	4	4
296	4	5	5	5	5	4	5	4	5	5	5	5	5	5	5	5	5	5	4	5	5
297	5	4	5	5	5	4	5	4	4	5	4	5	4	5	5	6	5	5	5	4	6
298	6	5	4	4	4	4	4	4	3	4	4	4	4	3	4	4	4	4	2	3	3
299	3	3	4	4	4	2	2	4	4	5	5	4	4	4	4	3	3	4	3	3	3
300	4	3	3	4	4	3	3	4	4	4	3	4	4	3	3	4	3	3	4	3	3
301	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
302	5	3	3	5	5	4	5	4	4	3	3	3	3	4	3	5	5	5	5	5	5
303	3	3	3	3	3	3	3	3	3	3	3	2	2	2	2	3	3	3	2	2	2
304	5	5	5	6	6	5	6	6	6	6	6	5	5	6	6	5	5	5	6	6	6
305	5	5	5	4	4	4	5	5	5	5	5	5	5	5	5	4	4	4	4	4	3



Resp	Asc1	Asc2	Asc3	Rel1	Rel2	Rel3	Emp1	Emp2	Emp3	Tan1	Tan2	Tan3	Res1	Res2	Res3	CS 1	CS 2	CS 3	CL 1	CL 2	CL 3
306	4	4	2	5	5	2	3	4	4	6	5	2	4	4	3	4	3	3	5	5	4
307	5	5	5	5	5	5	5	4	5	5	5	3	5	5	6	5	5	5	5	5	5
308	5	5	5	5	5	5	5	4	5	4	5	5	5	5	5	5	5	5	4	4	4
309	5	4	4	5	5	6	5	5	4	5	5	4	5	4	5	4	4	5	3	3	4
310	5	5	5	5	4	3	5	4	4	5	5	4	5	4	4	4	3	5	3	4	2
311	5	5	5	5	5	5	4	4	5	5	5	4	5	5	5	4	5	5	4	5	5
312	4	4	4	5	4	5	5	5	5	5	4	3	4	4	5	4	5	4	4	4	4
313	5	4	5	5	4	4	4	5	5	4	4	4	5	5	5	4	4	4	3	4	4
314	4	5	5	5	5	4	5	4	5	5	5	5	5	5	5	5	5	5	4	5	5
315	5	3	3	5	5	4	5	4	4	3	3	3	3	4	3	5	5	5	5	5	5



## LAMPIRAN D

### TABEL FREKUENSI KARAKTERISTIK RESPONDEN

#### Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pria	162	51.4	51.4	51.4
	Wanita	153	48.6	48.6	100.0
	Total	315	100.0	100.0	

#### Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-25 tahun	115	36.5	36.5	36.5
	26-30 tahun	103	32.7	32.7	69.2
	31-35 tahun	41	13.0	13.0	82.2
	36-40 tahun	24	7.6	7.6	89.8
	41-45 tahun	13	4.1	4.1	94.0
	46-50 tahun	3	1.0	1.0	94.9
	51-55 tahun	6	1.9	1.9	96.8
	dibawah 20 tahun	10	3.2	3.2	100.0
	Total	315	100.0	100.0	

#### Pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lain-lain	15	4.8	4.8	4.8
	Pegawai Swasta	127	40.3	40.3	45.1
	Pelajar/Mahasiswa	39	12.4	12.4	57.5
	PNS/TNI/Polri	50	15.9	15.9	73.3
	Profesi	29	9.2	9.2	82.5
	Wiraswasta	55	17.5	17.5	100.0
	Total	315	100.0	100.0	

### Pendapatan Bulanan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	diatas Rp. 10.000.001,-	34	10.8	10.8	10.8
	dibawah Rp. 1.000.000,-	35	11.1	11.1	21.9
	Rp. 1.000.001,- s/d Rp. 2.000.000,-	40	12.7	12.7	34.6
	Rp. 2.000.001,- s/d Rp. 3.000.000,-	30	9.5	9.5	44.1
	Rp. 3.000.001,- s/d Rp. 4.000.000,-	41	13.0	13.0	57.1
	Rp. 4.000.001,- s/d Rp. 5.000.000,-	40	12.7	12.7	69.8
	Rp. 5.000.001,- s/d Rp. 6.000.000,-	24	7.6	7.6	77.5
	Rp. 6.000.001,- s/d Rp. 7.000.000,-	26	8.3	8.3	85.7
	Rp. 7.000.001,- s/d Rp. 8.000.000,-	25	7.9	7.9	93.7
	Rp. 8.000.001,- s/d Rp. 9.000.000,-	11	3.5	3.5	97.1
	Rp. 9.000.001,- s/d Rp. 10.000.000,-	9	2.9	2.9	100.0
	Total	315	100.0	100.0	

### Pendidikan Terakhir

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	3	1.0	1.0	1.0
	S1	235	74.6	74.6	75.6
	S2	36	11.4	11.4	87.0
	SD	2	.6	.6	87.6
	SLTA	35	11.1	11.1	98.7
	SMP	4	1.3	1.3	100.0
	Total	315	100.0	100.0	

## LAMPIRAN E

### TABEL FREKUENSI JAWABAN RESPONDEN

#### A. Jaminan (*Assurance*)

##### Statistics

		ASC1	ASC2	ASC3
N	Valid	315	315	315
	Missing	0	0	0
Mean		4.5714	4.4444	4.4444
Std. Deviation		.87997	.87749	.92691
Minimum		1.00	2.00	1.00
Maximum		6.00	6.00	6.00

##### ASC1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1.00	2	.6	.6	.6
2.00	10	3.2	3.2	3.8
3.00	25	7.9	7.9	11.7
4.00	63	20.0	20.0	31.7
5.00	199	63.2	63.2	94.9
6.00	16	5.1	5.1	100.0
Total	315	100.0	100.0	

##### ASC2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2.00	9	2.9	2.9	2.9
3.00	38	12.1	12.1	14.9
4.00	89	28.3	28.3	43.2
5.00	162	51.4	51.4	94.6
6.00	17	5.4	5.4	100.0
Total	315	100.0	100.0	

##### ASC3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1.00	4	1.3	1.3	1.3
2.00	9	2.9	2.9	4.1
3.00	30	9.5	9.5	13.7
4.00	87	27.6	27.6	41.3
5.00	170	54.0	54.0	95.2
6.00	15	4.8	4.8	100.0
Total	315	100.0	100.0	

## B. Empati (*Empathy*)

### Statistics

		EMP1	EMP2	EMP3
N	Valid	315	315	315
	Missing	0	0	0
Mean		4.2794	4.3492	4.3429
Std. Deviation		1.03968	.91968	.95932
Minimum		1.00	1.00	2.00
Maximum		6.00	6.00	6.00

### EMP1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	6	1.9	1.9	1.9
	2.00	19	6.0	6.0	7.9
	3.00	30	9.5	9.5	17.5
	4.00	101	32.1	32.1	49.5
	5.00	144	45.7	45.7	95.2
	6.00	15	4.8	4.8	100.0
	Total	315	100.0	100.0	

### EMP2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.3	.3	.3
	2.00	14	4.4	4.4	4.8
	3.00	27	8.6	8.6	13.3
	4.00	127	40.3	40.3	53.7
	5.00	124	39.4	39.4	93.0
	6.00	22	7.0	7.0	100.0
	Total	315	100.0	100.0	

### EMP3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	17	5.4	5.4	5.4
	3.00	36	11.4	11.4	16.8
	4.00	106	33.7	33.7	50.5
	5.00	134	42.5	42.5	93.0
	6.00	22	7.0	7.0	100.0
	Total	315	100.0	100.0	

### C. Keandalan (*Reliability*)

#### Statistics

		REL1	REL2	REL3
N	Valid	315	315	315
	Missing	0	0	0
Mean		4.7111	4.5810	4.3270
Std. Deviation		.80348	.80738	.97960
Minimum		2.00	2.00	1.00
Maximum		6.00	6.00	6.00

#### REL1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	5	1.6	1.6	1.6
	3.00	17	5.4	5.4	7.0
	4.00	79	25.1	25.1	32.1
	5.00	177	56.2	56.2	88.3
	6.00	37	11.7	11.7	100.0
	Total	315	100.0	100.0	

#### REL2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	5	1.6	1.6	1.6
	3.00	22	7.0	7.0	8.6
	4.00	100	31.7	31.7	40.3
	5.00	161	51.1	51.1	91.4
	6.00	27	8.6	8.6	100.0
	Total	315	100.0	100.0	

#### REL3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.3	.3	.3
	2.00	13	4.1	4.1	4.4
	3.00	42	13.3	13.3	17.8
	4.00	114	36.2	36.2	54.0
	5.00	116	36.8	36.8	90.8
	6.00	29	9.2	9.2	100.0
	Total	315	100.0	100.0	

### D. Daya Tanggap (*Responsiveness*)

#### Statistics

		RES1	RES2	RES3
N	Valid	315	315	315
	Missing	0	0	0
Mean		4.3587	4.3429	4.4222
Std. Deviation		.89312	.94931	.91492
Minimum		2.00	1.00	1.00
Maximum		6.00	6.00	6.00

#### RES1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	17	5.4	5.4	5.4
	3.00	27	8.6	8.6	14.0
	4.00	108	34.3	34.3	48.3
	5.00	152	48.3	48.3	96.5
	6.00	11	3.5	3.5	100.0
	Total	315	100.0	100.0	

#### RES2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	.6	.6	.6
	2.00	12	3.8	3.8	4.4
	3.00	37	11.7	11.7	16.2
	4.00	110	34.9	34.9	51.1
	5.00	133	42.2	42.2	93.3
	6.00	21	6.7	6.7	100.0
Total	315	100.0	100.0		

#### RES3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.3	.3	.3
	2.00	8	2.5	2.5	2.9
	3.00	39	12.4	12.4	15.2
	4.00	100	31.7	31.7	47.0
	5.00	143	45.4	45.4	92.4
	6.00	24	7.6	7.6	100.0
Total	315	100.0	100.0		

### E. Bukti Nyata (*Tangibles*)

#### Statistics

		TAN1	TAN2	TAN3
N	Valid	315	315	315
	Missing	0	0	0
Mean		4.6317	4.5937	4.2667
Std. Deviation		.93632	.97417	1.06119
Minimum		1.00	1.00	1.00
Maximum		6.00	6.00	6.00

#### TAN1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	4	1.3	1.3	1.3
	2.00	9	2.9	2.9	4.1
	3.00	16	5.1	5.1	9.2
	4.00	75	23.8	23.8	33.0
	5.00	177	56.2	56.2	89.2
	6.00	34	10.8	10.8	100.0
	Total	315	100.0	100.0	

#### TAN2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	6	1.9	1.9	1.9
	2.00	8	2.5	2.5	4.4
	3.00	18	5.7	5.7	10.2
	4.00	77	24.4	24.4	34.6
	5.00	173	54.9	54.9	89.5
	6.00	33	10.5	10.5	100.0
	Total	315	100.0	100.0	

#### TAN3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	1.0	1.0	1.0
	2.00	21	6.7	6.7	7.6
	3.00	46	14.6	14.6	22.2
	4.00	83	26.3	26.3	48.6
	5.00	143	45.4	45.4	94.0
	6.00	19	6.0	6.0	100.0
	Total	315	100.0	100.0	



### F. Kepuasan (*Satisfaction*)

#### Statistics

		CS1	CS2	CS3
N	Valid	315	315	315
	Missing	0	0	0
Mean		4.4127	4.3778	4.4413
Std. Deviation		.96820	1.00007	.96378
Minimum		1.00	1.00	1.00
Maximum		6.00	6.00	6.00

#### CS1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	4	1.3	1.3	1.3
	2.00	8	2.5	2.5	3.8
	3.00	33	10.5	10.5	14.3
	4.00	107	34.0	34.0	48.3
	5.00	135	42.9	42.9	91.1
	6.00	28	8.9	8.9	100.0
	Total	315	100.0	100.0	

#### CS2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	5	1.6	1.6	1.6
	2.00	7	2.2	2.2	3.8
	3.00	48	15.2	15.2	19.0
	4.00	80	25.4	25.4	44.4
	5.00	154	48.9	48.9	93.3
	6.00	21	6.7	6.7	100.0
	Total	315	100.0	100.0	

#### CS3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	5	1.6	1.6	1.6
	2.00	4	1.3	1.3	2.9
	3.00	44	14.0	14.0	16.8
	4.00	77	24.4	24.4	41.3
	5.00	164	52.1	52.1	93.3
	6.00	21	6.7	6.7	100.0
	Total	315	100.0	100.0	

**G. Loyalitas (*Loyalty*)****Statistics**

		CL1	CL2	CL3
N	Valid	315	315	315
	Missing	0	0	0
Mean		4.0127	3.9937	3.9587
Std. Deviation		1.16196	1.12015	1.21360
Minimum		1.00	1.00	1.00
Maximum		6.00	6.00	6.00

**CL1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	11	3.5	3.5	3.5
	2.00	23	7.3	7.3	10.8
	3.00	53	16.8	16.8	27.6
	4.00	114	36.2	36.2	63.8
	5.00	92	29.2	29.2	93.0
	6.00	22	7.0	7.0	100.0
	Total	315	100.0	100.0	

**CL2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	7	2.2	2.2	2.2
	2.00	26	8.3	8.3	10.5
	3.00	57	18.1	18.1	28.6
	4.00	118	37.5	37.5	66.0
	5.00	86	27.3	27.3	93.3
	6.00	21	6.7	6.7	100.0
	Total	315	100.0	100.0	

**CL3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	14	4.4	4.4	4.4
	2.00	29	9.2	9.2	13.7
	3.00	47	14.9	14.9	28.6
	4.00	111	35.2	35.2	63.8
	5.00	94	29.8	29.8	93.7
	6.00	20	6.3	6.3	100.0
	Total	315	100.0	100.0	

## LAMPIRAN F

## HASIL MODEL PENGUKURAN SEBELUM MODIFIKASI

## UJI VALIDITAS JAMINAN

```

DA NI=3 NO=315 MA=CM
LA
ASC1 ASC2 ASC3
CM FI='D:\TESIS\RESPONDEN\NEW\ASSURANCE\ASC.COV'
SE
1 2 3 /
MO NX=3 NK=1 LX=FU,FI TD=SY,FI PH=SY,FR
LK
ASC
FR LX 1 1 LX 2 1 LX 3 1
FR TD 1 1 TD 2 2 TD 3 3
PD
OU MI FS

```

## Uji Validitas Assurance Jaminan

```

Number of Input Variables 3
Number of Y - Variables 0
Number of X - Variables 3
Number of ETA - Variables 0
Number of KSI - Variables 1
Number of Observations 315

```

## Covariance Matrix

	ASC1	ASC2	ASC3
ASC1	1.94		
ASC2	1.32	1.34	
ASC3	2.13	1.97	4.01

Number of Iterations = 0

LISREL Estimates (Maximum Likelihood)

## LAMBDA-X

	ASC
ASC1	1.19 (0.06) 18.67
ASC2	1.10 (0.05) 22.06
ASC3	1.79 (0.09) 19.84

## PHI

	ASC
PHI	1.00

THETA-DELTA		
ASC1	ASC2	ASC3
0.51	0.13	0.82
(0.05)	(0.03)	(0.10)
9.88	4.40	8.47

Squared Multiple Correlations for X - Variables		
ASC1	ASC2	ASC3
0.73	0.90	0.79

#### Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.00 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

#### Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-X  
 No Non-Zero Modification Indices for PHI  
 No Non-Zero Modification Indices for THETA-DELTA

#### Factor Scores Regressions

KSI	ASC1	ASC2	ASC3
	ASC	0.14	0.50

Time used: 0.000 Seconds

---

#### UJI VALIDITAS EMPATI

DA NI=3 NO=315 MA=CM  
 LA  
 EMP1 EMP2 EMP3  
 CM FI='D:\TESIS\RESPONDEN\NEW\EMPATHY\EMP.COV'  
 SE  
 1 2 3 /  
 MO NX=3 NK=1 LX=FU,FI TD=SY,FI PH=DI,FR  
 LK  
 EMP  
 FR LX 1 1 LX 2 1 LX 3 1  
 FR TD 1 1 TD 2 2 TD 3 3  
 PD  
 OU MI FS

Number of Input Variables 3  
 Number of Y - Variables 0  
 Number of X - Variables 3  
 Number of ETA - Variables 0

Number of KSI - Variables 1  
 Number of Observations 315

Covariance Matrix			
	EMP1	EMP2	EMP3
EMP1	2.26		
EMP2	1.19	0.89	
EMP3	1.81	1.25	2.39

Number of Iterations = 0  
 LISREL Estimates (Maximum Likelihood)

LAMBDA-X			
	EMP		
EMP1	1.32		
	(0.07)		
	19.35		
EMP2	0.90		
	(0.04)		
	22.55		
EMP3	1.38		
	(0.07)		
	19.86		
PHI			
	EMP		
	1.00		
THETA-DELTA			
	EMP1	EMP2	EMP3
	0.53	0.07	0.50
	(0.06)	(0.02)	(0.06)
	9.64	3.98	9.02

Squared Multiple Correlations for X - Variables			
	EMP1	EMP2	EMP3
	0.77	0.92	0.79

#### Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.00 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

#### Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-X  
 No Non-Zero Modification Indices for PHI  
 No Non-Zero Modification Indices for THETA-DELTA

## Factor Scores Regressions

	KSI		
	EMP1	EMP2	EMP3
EMP	0.13	0.66	0.14

Time used: 0.031 Seconds

## =====

## UJI VALIDITAS RELIABILITY

DA NI=3 NO=315 MA=CM

LA

REL1 REL2 REL3

CM FI='D:\TESIS\RESPONDEN\NEW\RELIABILITY\REL.COV'

SE

1 2 3 /

MO NX=3 NK=1 LX=FU,FI TD=SY,FI PH=DI,FR

LK

REL

FR LX 1 1 LX 2 1 LX 3 1

FR TD 1 1 TD 2 2 TD 3 3

PD

OU MI FS

Number of Input Variables	3
Number of Y - Variables	0
Number of X - Variables	3
Number of ETA - Variables	0
Number of KSI - Variables	1
Number of Observations	315

## Covariance Matrix

	REL1	REL2	REL3
REL1	2.22		
REL2	1.30	1.64	
REL3	0.71	0.79	0.95

Number of Iterations = 0

LISREL Estimates (Maximum Likelihood)

## LAMBDA-X

	REL
REL1	1.08 (0.08) 13.46
REL2	1.19 (0.07) 17.79
REL3	0.66 (0.05) 12.48

PHI

REL

-----  
1.00

THETA-DELTA

REL1

REL2

REL3

-----  
1.05      0.22      0.51  
(0.11)    (0.10)    (0.05)  
9.20      2.26      10.26

Squared Multiple Correlations for X - Variables

REL1

REL2

REL3

-----  
0.53      0.87      0.46

Goodness of Fit Statistics

Degrees of Freedom = 0

Minimum Fit Function Chi-Square = 0.00 (P = 1.00)

Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-X

No Non-Zero Modification Indices for PHI

No Non-Zero Modification Indices for THETA-DELTA

Factor Scores Regressions

KSI

REL1

REL2

REL3

-----  
REL      0.11      0.58      0.13

Time used: 0.016 Seconds

=====

UJI VALIDITAS RESPONSIKENESS

DA NI=3 NO=315 MA=CM

LA

RES1 RES2 RES3

CM FI='D:\TESIS\RESPONDEN\NEW\RESPONSIKENESS\RES.COV'

SE

1 2 3 /

MO NX=3 NK=1 LX=FU,FI TD=SY,FI PH=DI,FR

LK

RES

FR LX 1 1 LX 2 1 LX 3 1

FR TD 1 1 TD 2 2 TD 3 3

PD

OU MI FS

Number of Input Variables 3  
 Number of Y - Variables 0  
 Number of X - Variables 3  
 Number of ETA - Variables 0  
 Number of KSI - Variables 1  
 Number of Observations 315

## Covariance Matrix

	RES1	RES2	RES3
RES1	3.62		
RES2	1.99	1.60	
RES3	1.95	1.29	1.46

Number of Iterations = 0

LISREL Estimates (Maximum Likelihood)

LAMBDA-X  
 RES

RES1	1.74 (0.08) 20.88
RES2	1.15 (0.06) 20.52
RES3	1.12 (0.05) 21.35

PHI  
 RES

	1.00
--	------

THETA-DELTA

	RES1	RES2	RES3
	0.59 (0.07) 7.99	0.29 (0.03) 8.56	0.20 (0.03) 7.15

Squared Multiple Correlations for X - Variables

	RES1	RES2	RES3
	0.84	0.82	0.86

## Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.00 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !



## Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-X  
 No Non-Zero Modification Indices for PHI  
 No Non-Zero Modification Indices for THETA-DELTA

## Factor Scores Regressions

KSI	RES1	RES2	RES3
RES	0.18	0.24	0.33

Time used: 0.031 Seconds

---

 UJI VALIDITAS TANGIBLES

DA NI=3 NO=315 MA=CM  
 LA  
 TAN1 TAN2 TAN3  
 CM FI='D:\TESIS\RESPONDEN\NEW\TANGIBLES\TAN.COV'  
 SE  
 1 2 3 /  
 MO NX=3 NK=1 LX=FU,FI TD=SY,FI PH=DI,FR  
 LK  
 TAN  
 FR LX 1 1 LX 2 1 LX 3 1  
 FR TD 1 1 TD 2 2 TD 3 3  
 PD  
 OU MI FS

Number of Input Variables	3
Number of Y - Variables	0
Number of X - Variables	3
Number of ETA - Variables	0
Number of KSI - Variables	1
Number of Observations	315

## Covariance Matrix

	TAN1	TAN2	TAN3
TAN1	4.01		
TAN2	4.20	7.21	
TAN3	1.26	1.52	1.20

Number of Iterations = 0  
 LISREL Estimates (Maximum Likelihood)

LAMBDA-X	TAN
TAN1	1.87 (0.10) 18.66
TAN2	2.25 (0.14) 16.33

TAN3        0.68  
               (0.06)  
               11.49

PHI

      TAN  
 -----  
       1.00

THETA-DELTA

TAN1	TAN2	TAN3
-----	-----	-----
0.53	2.15	0.74
(0.20)	(0.33)	(0.06)
2.61	6.46	11.49

Squared Multiple Correlations for X - Variables

TAN1	TAN2	TAN3
-----	-----	-----
0.87	0.70	0.38

Goodness of Fit Statistics

Degrees of Freedom = 0

Minimum Fit Function Chi-Square = 0.0 (P = 1.00)

Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-X

No Non-Zero Modification Indices for PHI

No Non-Zero Modification Indices for THETA-DELTA

Factor Scores Regressions

KSI	TAN1	TAN2	TAN3
	-----	-----	-----
TAN	0.34	0.10	0.09

Time used: 0.031 Seconds

=====

UJI VALIDITAS KEPUASAN

DA NI=3 NO=315 MA=CM

LA

CS1 CS2 CS3

CM FI='D:\TESIS\RESPONDEN\NEW\KEPUASAN\CS.COV'

SE

1 2 3 /

MO NY=3 NE=1 LY=FU,FI TE=SY,FI PS=DI,FR

LE

CS

FR LY 1 1 LY 2 1 LY 3 1  
 FR TE 1 1 TE 2 2 TE 3 3  
 PD  
 OU MI FS

Number of Input Variables 3  
 Number of Y - Variables 3  
 Number of X - Variables 0  
 Number of ETA - Variables 1  
 Number of KSI - Variables 0  
 Number of Observations 315

## Covariance Matrix

	CS1	CS2	CS3
CS1	4.68		
CS2	4.85	7.14	
CS3	7.77	9.24	16.61

Number of Iterations = 0  
 LISREL Estimates (Maximum Likelihood)

## LAMBDA-Y

	CS
CS1	2.02
CS2	2.40
	(0.09)
	27.00
CS3	3.85
	(0.13)
	30.65

## Covariance Matrix of ETA

CS
1.00

## PSI

CS
1.00
(0.09)
10.84

## THETA-EPS

CS1	CS2	CS3
0.60	1.36	1.81
(0.08)	(0.14)	(0.28)
7.40	9.51	6.49

## Squared Multiple Correlations for Y - Variables

CS1	CS2	CS3
0.87	0.81	0.89

## Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.0 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

## Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-Y  
 No Non-Zero Modification Indices for PSI  
 No Non-Zero Modification Indices for THETA-EPS

## Factor Scores Regressions

ETA	CS1	CS2	CS3
CS	0.17	0.09	0.11

Time used: 0.000 Seconds

## =====

## UJI VALIDITAS LOYALITAS

DA NI=3 NO=315 MA=CM  
 LA  
 CL1 CL2 CL3  
 CM FI=' \TESIS\RESPONDEN\NEW\LOYALITAS\CL.COV'  
 SE  
 1 2 3 /  
 MO NY=3 NE=1 LY=FU,FI TE=SY,FI PS=DI,FR  
 LE  
 CL  
 FR LY 1 1 LY 2 1 LY 3 1  
 FR TE 1 1 TE 2 2 TE 3 3  
 PD  
 OU MI FS

Number of Input Variables 3  
 Number of Y - Variables 3  
 Number of X - Variables 0  
 Number of ETA - Variables 1  
 Number of KSI - Variables 0  
 Number of Observations 315

## Covariance Matrix

	CL1	CL2	CL3
CL1	3.02		
CL2	2.14	1.75	
CL3	2.40	1.84	2.73

Number of Iterations = 0  
 LISREL Estimates (Maximum Likelihood)

LAMBDA-Y  
 CL  
 -----  
 CL1      1.67  
 CL2      1.28  
           (0.03)  
           39.44  
 CL3      1.44  
           (0.05)  
           26.99

## Covariance Matrix of ETA

CL  
 -----  
 1.00  
 PSI  
 CL  
 -----  
 1.00  
 (0.09)  
 11.50  
 THETA-EPS  
 CL1            CL2            CL3  
 -----  
 0.22            0.12            0.67  
 (0.04)          (0.02)          (0.06)  
 5.41            5.07            11.14

## Squared Multiple Correlations for Y - Variables

CL1            CL2            CL3  
 -----  
 0.93            0.93            0.76

## Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.0 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

## Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-Y  
 No Non-Zero Modification Indices for PSI  
 No Non-Zero Modification Indices for THETA-EPS

## Factor Scores Regressions

ETA  
 CL1            CL2            CL3  
 -----  
 CL      0.25            0.35            0.07

Time used:    0.031 Seconds

## LAMPIRAN G

## HASIL MODEL PENGUKURAN SETELAH MODIFIKASI

## UJI VALIDITAS JAMINAN

```

DA NI=3 NO=315 MA=CM
LA
ASC1 ASC2 ASC3
CM FI='D:\TESIS\RESPONDEN\NEW\ASSURANCE\ASC.COV'
SE
1 2 3 /
MO NX=3 NK=1 LX=FU,FI TD=SY,FI PH=SY,FR
LK
ASC
FR LX 1 1 LX 2 1 LX 3 1
FR TD 1 1 TD 2 2 TD 3 3
PD
OU MI FS

```

## Uji Validitas Assurance Jaminan

```

Number of Input Variables 3
Number of Y - Variables 0
Number of X - Variables 3
Number of ETA - Variables 0
Number of KSI - Variables 1
Number of Observations 315

```

## Covariance Matrix

	ASC1	ASC2	ASC3
ASC1	1.94		
ASC2	1.32	1.34	
ASC3	2.13	1.97	4.01

Number of Iterations = 0

LISREL Estimates (Maximum Likelihood)

## LAMBDA-X

	ASC
ASC1	1.19 (0.06) 18.67
ASC2	1.10 (0.05) 22.06
ASC3	1.79 (0.09) 19.84

## PHI

	ASC
PHI	1.00

THETA-DELTA		
ASC1	ASC2	ASC3
0.51	0.13	0.82
(0.05)	(0.03)	(0.10)
9.88	4.40	8.47

Squared Multiple Correlations for X - Variables		
ASC1	ASC2	ASC3
0.73	0.90	0.79

#### Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.00 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

#### Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-X  
 No Non-Zero Modification Indices for PHI  
 No Non-Zero Modification Indices for THETA-DELTA

#### Factor Scores Regressions

KSI	ASC1	ASC2	ASC3
	ASC	0.14	0.50

Time used: 0.000 Seconds

---

#### UJI VALIDITAS EMPATI

DA NI=3 NO=315 MA=CM  
 LA  
 EMP1 EMP2 EMP3  
 CM FI='D:\TESIS\RESPONDEN\NEW\EMPATHY\EMP.COV'  
 SE  
 1 2 3 /  
 MO NX=3 NK=1 LX=FU,FI TD=SY,FI PH=DI,FR  
 LK  
 EMP  
 FR LX 1 1 LX 2 1 LX 3 1  
 FR TD 1 1 TD 2 2 TD 3 3  
 PD  
 OU MI FS

Number of Input Variables 3  
 Number of Y - Variables 0  
 Number of X - Variables 3  
 Number of ETA - Variables 0

Number of KSI - Variables 1  
 Number of Observations 315

Covariance Matrix			
	EMP1	EMP2	EMP3
EMP1	2.26		
EMP2	1.19	0.89	
EMP3	1.81	1.25	2.39

Number of Iterations = 0  
 LISREL Estimates (Maximum Likelihood)

LAMBDA-X			
	EMP		
EMP1	1.32		
	(0.07)		
	19.35		
EMP2	0.90		
	(0.04)		
	22.55		
EMP3	1.38		
	(0.07)		
	19.86		
PHI			
	EMP		
	1.00		
THETA-DELTA			
	EMP1	EMP2	EMP3
	0.53	0.07	0.50
	(0.06)	(0.02)	(0.06)
	9.64	3.98	9.02

Squared Multiple Correlations for X - Variables			
	EMP1	EMP2	EMP3
	0.77	0.92	0.79

#### Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.00 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

#### Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-X  
 No Non-Zero Modification Indices for PHI  
 No Non-Zero Modification Indices for THETA-DELTA



## Factor Scores Regressions

	KSI		
	EMP1	EMP2	EMP3
EMP	0.13	0.66	0.14

Time used: 0.031 Seconds

## =====

## UJI VALIDITAS RELIABILITY

DA NI=3 NO=315 MA=CM

LA

REL1 REL2 REL3

CM FI='D:\TESIS\RESPONDEN\NEW\RELIABILITY\REL.COV'

SE

1 2 /

MO NX=2 NK=1 LX=FU,FR TD=SY,FI PH=SY,FR

LK

RELIABILITY

FR TD 1 1

EQ TD 1 1 TD 2 2

PD

OU MI FS

Number of Input Variables	3
Number of Y - Variables	0
Number of X - Variables	2
Number of ETA - Variables	0
Number of KSI - Variables	1
Number of Observations	315

## Covariance Matrix

	REL1	REL2
REL1	2.22	
REL2	1.30	1.64

Number of Iterations = 6

LISREL Estimates (Maximum Likelihood)

## LAMBDA-X

## RELIABIL

REL1	1.27
	(0.07)
	18.08
REL2	1.02
	(0.06)
	16.06

## PHI

## RELIABIL

1.00

THETA-DELTA	
REL1	REL2
-----	-----
0.61	0.61
(0.05)	(0.05)
12.53	12.53

## Squared Multiple Correlations for X - Variables

REL1	REL2
-----	-----
0.73	0.63

## Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.0 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

## Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-X  
 No Non-Zero Modification Indices for PHI  
 No Non-Zero Modification Indices for THETA-DELTA

## Factor Scores Regressions

KSI	REL1	REL2
	-----	-----
RELIABIL	0.39	0.31

Time used: 0.047 Seconds

## =====

## UJI VALIDITAS RESPONSIVENESS

DA NI=3 NO=315 MA=CM  
 LA  
 RES1 RES2 RES3  
 CM FI='D:\TESIS\RESPONDEN\NEW\RESPONSIVENESS\RES.COV'  
 SE  
 1 2 3 /  
 MO NX=3 NK=1 LX=FU,FI TD=SY,FI PH=DI,FR  
 LK  
 RES  
 FR LX 1 1 LX 2 1 LX 3 1  
 FR TD 1 1 TD 2 2 TD 3 3  
 PD  
 OU MI FS

Number of Input Variables 3  
 Number of Y - Variables 0  
 Number of X - Variables 3

Number of ETA - Variables 0  
 Number of KSI - Variables 1  
 Number of Observations 315

Covariance Matrix

	RES1	RES2	RES3
RES1	3.62		
RES2	1.99	1.60	
RES3	1.95	1.29	1.46

Number of Iterations = 0  
 LISREL Estimates (Maximum Likelihood)

LAMBDA-X

	RES
RES1	1.74 (0.08) 20.88
RES2	1.15 (0.06) 20.52
RES3	1.12 (0.05) 21.35

PHI

	RES
	1.00

THETA-DELTA

	RES1	RES2	RES3
	0.59 (0.07) 7.99	0.29 (0.03) 8.56	0.20 (0.03) 7.15

Squared Multiple Correlations for X - Variables

	RES1	RES2	RES3
	0.84	0.82	0.86

Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.00 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-X  
 No Non-Zero Modification Indices for PHI

No Non-Zero Modification Indices for THETA-DELTA

Factor Scores Regressions

KSI	RES1	RES2	RES3
RES	0.18	0.24	0.33

Time used: 0.031 Seconds

=====

UJI VALIDITAS TANGIBLES

DA NI=3 NO=315 MA=CM

LA

TAN1 TAN2 TAN3

CM FI='D:\TESIS\RESPONDEN\NEW\TANGIBLES\TAN.COV'

SE

1 2 /

MO NX=2 NK=1 LX=FU,FR TD=SY,FI PH=SY,FR

LK

TANGIBLE

FR TD 1 1

EQ TD 1 1 TD 2 2

PD

OU MI FS

Number of Input Variables	3
Number of Y - Variables	0
Number of X - Variables	2
Number of ETA - Variables	0
Number of KSI - Variables	1
Number of Observations	315

Covariance Matrix

	TAN1	TAN2
TAN1	4.01	
TAN2	4.20	7.21

Number of Iterations = 6

LISREL Estimates (Maximum Likelihood)

LAMBDA-X

TANGIBLE

TAN1	1.70
	(0.09)
	18.33
TAN2	2.47
	(0.12)
	21.08

PHI

TANGIBLE

1.00

THETA-DELTA	
TAN1	TAN2
1.12	1.12
(0.09)	(0.09)
12.53	12.53

Squared Multiple Correlations for X - Variables	
TAN1	TAN2
0.72	0.84

Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.00 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-X  
 No Non-Zero Modification Indices for PHI  
 No Non-Zero Modification Indices for THETA-DELTA

Factor Scores Regressions

KSI	TAN1	TAN2
	TANGIBLE	0.17

Time used: 0.016 Seconds

=====

UJI VALIDITAS KEPUASAN

DA NI=3 NO=315 MA=CM  
 LA  
 CS1 CS2 CS3  
 CM FI='D:\TESIS\RESPONDEN\NEW\KEPUASAN\CS.COV'  
 SE  
 1 2 3 /  
 MO NY=3 NE=1 LY=FU,FI TE=SY,FI PS=DI,FR  
 LE  
 CS  
 FR LY 1 1 LY 2 1 LY 3 1  
 FR TE 1 1 TE 2 2 TE 3 3  
 PD  
 OU MI FS

Number of Input Variables 3  
 Number of Y - Variables 3  
 Number of X - Variables 0

Number of ETA - Variables 1  
 Number of KSI - Variables 0  
 Number of Observations 315

Covariance Matrix

	CS1	CS2	CS3
CS1	4.68		
CS2	4.85	7.14	
CS3	7.77	9.24	16.61

Number of Iterations = 0  
 LISREL Estimates (Maximum Likelihood)

LAMBDA-Y

	CS
CS1	2.02
CS2	2.40
	(0.09)
	27.00
CS3	3.85
	(0.13)
	30.65

Covariance Matrix of ETA

	CS
	1.00
PSI	
	CS
	1.00
	(0.09)
	10.84

THETA-EPS

	CS1	CS2	CS3
	0.60	1.36	1.81
	(0.08)	(0.14)	(0.28)
	7.40	9.51	6.49

Squared Multiple Correlations for Y - Variables

	CS1	CS2	CS3
	0.87	0.81	0.89

Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.0 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-Y  
 No Non-Zero Modification Indices for PSI  
 No Non-Zero Modification Indices for THETA-EPS

Factor Scores Regressions

ETA	CS1	CS2	CS3
CS	0.17	0.09	0.11

Time used: 0.000 Seconds

UJI VALIDITAS LOYALITAS

DA NI=3 NO=315 MA=CM  
 LA  
 CL1 CL2 CL3  
 CM FI=' \TESIS\RESPONDEN\NEW\LOYALITAS\CL.COV'  
 SE  
 1 2 3 /  
 MO NY=3 NE=1 LY=FU,FI TE=SY,FI PS=DI,FR  
 LE  
 CL  
 FR LY 1 1 LY 2 1 LY 3 1  
 FR TE 1 1 TE 2 2 TE 3 3  
 PD  
 OU MI FS

Number of Input Variables 3  
 Number of Y - Variables 3  
 Number of X - Variables 0  
 Number of ETA - Variables 1  
 Number of KSI - Variables 0  
 Number of Observations 315

Covariance Matrix

	CL1	CL2	CL3
CL1	3.02		
CL2	2.14	1.75	
CL3	2.40	1.84	2.73

Number of Iterations = 0

LISREL Estimates (Maximum Likelihood)

LAMBDA-Y  
 CL  
 -----  
 CL1      1.67  
 CL2      1.28  
           (0.03)  
           39.44  
 CL3      1.44  
           (0.05)  
           26.99

## Covariance Matrix of ETA

CL  
 -----  
 1.00  
 PSI  
 CL  
 -----  
 1.00  
 (0.09)  
 11.50  
 THETA-EPS  
 CL1            CL2            CL3  
 -----  
 0.22            0.12            0.67  
 (0.04)          (0.02)          (0.06)  
 5.41            5.07            11.14

## Squared Multiple Correlations for Y - Variables

CL1            CL2            CL3  
 -----  
 0.93            0.93            0.76

## Goodness of Fit Statistics

Degrees of Freedom = 0  
 Minimum Fit Function Chi-Square = 0.0 (P = 1.00)  
 Normal Theory Weighted Least Squares Chi-Square = 0.00 (P = 1.00)

The Model is Saturated, the Fit is Perfect !

## Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-Y  
 No Non-Zero Modification Indices for PSI  
 No Non-Zero Modification Indices for THETA-EPS

## Factor Scores Regressions

ETA  
 CL1            CL2            CL3  
 -----  
 CL      0.25            0.35            0.07

Time used:    0.031 Seconds



## LAMPIRAN H

### MODEL PERSAMAAN STRUKTURAL AWAL LENGKAP

```

DA NI=19 NO=315 MA=CM
LA
CL1 CL2 CL3 CS4 CS5 CS6 ASC1 ASC2 ASC3 EMP1 EMP2 EMP3 REL1 REL2 RES1 RES2 RES3
TAN1 TAN2
CM FI='I:\TESIS\RESPONDEN\NEW\ALL - BARU\ALL.COV'
SE
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 /
MO NX=13 NY=6 NK=5 NE=2 LX=FU,FI LY=FU,FI TD=SY,FI TE=SY,FI PH=SY,FR PS=DI,FR
GA=FU,FI BE=FU,FI
LE
CL CS
LK
ASC EMP REL RES TAN
FR LY 1 1 LY 2 1 LY 3 1 LY 4 2 LY 5 2 LY 6 2
FR TE 1 1 TE 2 2 TE 3 3 TE 4 4 TE 5 5 TE 6 6
FR LX 1 1 LX 2 1 LX 3 1 LX 4 2 LX 5 2 LX 6 2 LX 7 3 LX 8 3 LX 9 4 LX 10 4 LX 11
4 LX 12 5 LX 13 5
FR TD 1 1 TD 2 2 TD 3 3 TD 4 4 TD 5 5 TD 6 6 TD 7 7 TD 8 8 TD 9 9 TD 10 10 TD
11 11 TD 12 12 TD 13 13
FR BE 1 2 GA 2 1 GA 2 2 GA 2 3 GA 2 4 GA 2 5
PD
OU MI

```

#### Squared Multiple Correlations for Y - Variables

CL1	CL2	CL3	CS4	CS5	CS6
0.92	0.93	0.77	0.88	0.83	0.86

#### Squared Multiple Correlations for X - Variables

ASC1	ASC2	ASC3	EMP1	EMP2	EMP3
0.70	0.81	0.89	0.79	0.88	0.81

#### Squared Multiple Correlations for X - Variables

REL1	REL2	RES1	RES2	RES3	TAN1	TAN2
0.50	0.92	0.82	0.86	0.83	0.82	0.75

#### Goodness of Fit Statistics

Degrees of Freedom = 136  
 Minimum Fit Function Chi-Square = 1273.46 (P = 0.0)  
 Normal Theory Weighted Least Squares Chi-Square = 955.05 (P = 0.0)  
 Estimated Non-centrality Parameter (NCP) = 819.05  
 90 Percent Confidence Interval for NCP = (724.77 ; 920.80)

Minimum Fit Function Value = 4.06  
 Population Discrepancy Function Value (F0) = 2.61

90 Percent Confidence Interval for F0 = (2.31 ; 2.93)  
 Root Mean Square Error of Approximation (RMSEA) = 0.14  
 90 Percent Confidence Interval for RMSEA = (0.13 ; 0.15)  
 P-Value for Test of Close Fit (RMSEA < 0.05) = 0.00

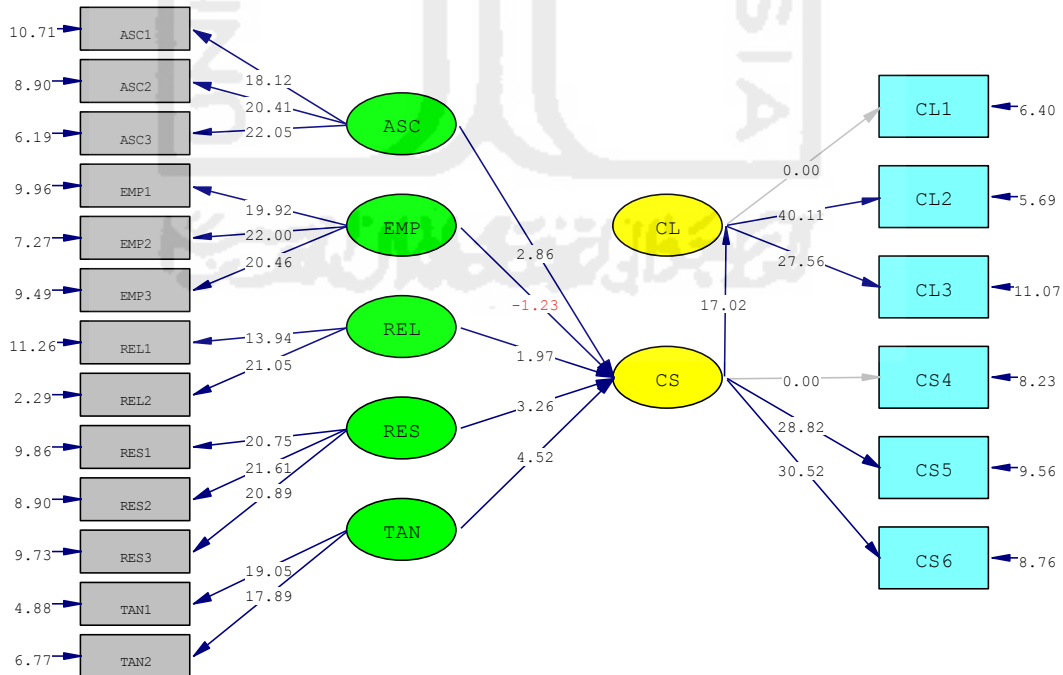
Expected Cross-Validation Index (ECVI) = 3.39  
 90 Percent Confidence Interval for ECVI = (3.09 ; 3.71)  
 ECVI for Saturated Model = 1.21  
 ECVI for Independence Model = 64.90

Chi-Square for Independence Model with 171 Degrees of Freedom = 20339.28  
 Independence AIC = 20377.28  
 Model AIC = 1063.05  
 Saturated AIC = 380.00  
 Independence CAIC = 20467.58  
 Model CAIC = 1319.69  
 Saturated CAIC = 1282.99

Normed Fit Index (NFI) = 0.94  
 Non-Normed Fit Index (NNFI) = 0.93  
 Parsimony Normed Fit Index (PNFI) = 0.75  
 Comparative Fit Index (CFI) = 0.94  
 Incremental Fit Index (IFI) = 0.94  
 Relative Fit Index (RFI) = 0.92

Critical N (CN) = 44.71

Root Mean Square Residual (RMR) = 0.16  
 Standardized RMR = 0.047  
 Goodness of Fit Index (GFI) = 0.76  
 Adjusted Goodness of Fit Index (AGFI) = 0.66  
 Parsimony Goodness of Fit Index (PGFI) = 0.54



## LAMPIRAN I

## MODEL PERSAMAAN STRUKTURAL AWAL

```

DA NI=7 NO=315 MA=CM
LA
CL CS ASC EMP REL RES TAN
PM='D:\TESIS\RESPONDEN\REC\TOTAL REC\TOTALREC.PMM'
AC='D:\TESIS\RESPONDEN\REC\TOTAL REC\TOTALREC.ACM'
SE
1 2 3 4 5 6 7 /
MO NX=5 NY=2 NK=5 NE=2 LX=FU,FI LY=FU,FI GA=FU,FI BE=FU.FI PH=SY,FR TD=SY,FI
PS=DI,FR TE=SY,FI
LK
ASC EMP REL RES TAN
LE
CL CS
FR GA 2 1 GA 2 2 GA 2 3 GA 2 4 GA 2 5
FR BE 1 2
VA .970 LX 1 1
VA .058 TD 1 1
VA .974 LX 2 2
VA .050 TD 2 2
VA .901 LX 3 3
VA .186 TD 3 3
VA .970 LX 4 4
VA .058 TD 4 4
VA .942 LX 5 5
VA .110 TD 5 5
VA .983 LY 1 1
VA .032 TE 1 1
VA .974 LY 2 2
VA .049 TE 2 2
PD
OU MI EF

```

```

Number of Input Variables 7
Number of Y - Variables 2
Number of X - Variables 5
Number of ETA - Variables 2
Number of KSI - Variables 5
Number of Observations 315

```

DA NI=7 NO=315 MA=CM

Covariance Matrix						
	CL	CS	ASC	EMP	REL	RES
CL	1.75					
CS	1.05	1.31				
ASC	0.85	0.85	1.20			
EMP	0.68	0.66	0.62	0.89		
REL	0.54	0.54	0.50	0.47	0.59	
RES	0.91	0.98	0.83	0.87	0.57	1.31
TAN	1.59	1.98	1.36	1.34	0.91	1.84

Covariance Matrix	
	TAN
TAN	7.14

## Parameter Specifications

BETA		CL	CS			
		-----	-----			
CL		0	1			
CS		0	0			
GAMMA						
		ASC	EMP	REL	RES	TAN
		-----	-----	-----	-----	-----
CL		0	0	0	0	0
CS		2	3	4	5	6
PHI						
		ASC	EMP	REL	RES	TAN
		-----	-----	-----	-----	-----
ASC		7				
EMP		8	9			
REL		10	11	12		
RES		13	14	15	16	
TAN		17	18	19	20	21
PSI						
		CL	CS			
		-----	-----			
		22	23			

Number of Iterations = 4

LISREL Estimates (Robust Maximum Likelihood)

LAMBDA-Y		CL	CS			
		-----	-----			
CL		0.98	- -			
CS		- -	0.97			
LAMBDA-X						
		ASC	EMP	REL	RES	TAN
		-----	-----	-----	-----	-----
ASC		0.97	- -	- -	- -	- -
EMP		- -	0.97	- -	- -	- -
REL		- -	- -	0.90	- -	- -
RES		- -	- -	- -	0.97	- -
TAN		- -	- -	- -	- -	0.94
BETA						
		CL	CS			
		-----	-----			
CL		- -	0.83 (0.07) 12.70			
CS		- -	- -			
GAMMA						
		ASC	EMP	REL	RES	TAN
		-----	-----	-----	-----	-----
CL		- -	- -	- -	- -	- -
CS		0.23 (0.12) 1.86	-0.31 (0.23) -1.36	0.47 (0.39) 1.22	0.45 (0.20) 2.29	0.11 (0.04) 2.68

## Covariance Matrix of ETA and KSI

	CL	CS	ASC	EMP	REL	RES
CL	1.78					
CS	1.10	1.33				
ASC	0.75	0.90	1.21			
EMP	0.59	0.71	0.66	0.88		
REL	0.51	0.61	0.57	0.54	0.50	
RES	0.87	1.04	0.88	0.93	0.65	1.33
TAN	1.79	2.15	1.49	1.46	1.08	2.01

## Covariance Matrix of ETA and KSI

	ASC	EMP	REL	RES	TAN
ASC	1.21 (0.07) 16.86				
EMP	0.66 (0.06) 11.54	0.88 (0.05)			
REL	0.57 (0.04) 13.11	0.54 (0.05)	0.50 (0.04)		
RES	0.88 (0.07) 13.41	0.93 (0.05)	0.65 (0.05)	1.33 (0.08)	
TAN	1.49 (0.27) 5.61	1.46 (0.17)	1.08 (0.16)	2.01 (0.21)	7.92 (0.45) 17.45

## PSI

Note: This matrix is diagonal.

	CL	CS
	0.87 (0.15) 5.63	0.35 (0.11) 3.03

## Squared Multiple Correlations for Structural Equations

	CL	CS
	0.51	0.74

## Squared Multiple Correlations for Reduced Form

	CL	CS
	0.38	0.74

## Reduced Form

	ASC	EMP	REL	RES	TAN
CL	0.19 (0.10) 1.85	-0.25 (0.19) -1.34	0.39 (0.33) 1.20	0.38 (0.17) 2.26	0.09 (0.03) 2.65
CS	0.23 (0.12) 1.86	-0.31 (0.23) -1.36	0.47 (0.39) 1.22	0.45 (0.20) 2.29	0.11 (0.04) 2.68

THETA-EPS	
CL	CS
0.03	0.05

Squared Multiple Correlations for Y - Variables	
CL	CS
0.98	0.96

THETA-DELTA				
ASC	EMP	REL	RES	TAN
0.06	0.05	0.19	0.06	0.11

Squared Multiple Correlations for X - Variables				
ASC	EMP	REL	RES	TAN
0.95	0.94	0.69	0.96	0.98

#### Goodness of Fit Statistics

Degrees of Freedom = 5  
 Minimum Fit Function Chi-Square = 19.78 (P = 0.0014)  
 Normal Theory Weighted Least Squares Chi-Square = 19.50 (P = 0.0016)  
 Satorra-Bentler Scaled Chi-Square = 7.10 (P = 0.21)  
 Chi-Square Corrected for Non-Normality = 9.59 (P = 0.088)  
 Estimated Non-centrality Parameter (NCP) = 2.10  
 90 Percent Confidence Interval for NCP = (0.0 ; 13.40)

Minimum Fit Function Value = 0.063  
 Population Discrepancy Function Value (F0) = 0.0067  
 90 Percent Confidence Interval for F0 = (0.0 ; 0.043)  
 Root Mean Square Error of Approximation (RMSEA) = 0.037  
 90 Percent Confidence Interval for RMSEA = (0.0 ; 0.092)  
 P-Value for Test of Close Fit (RMSEA < 0.05) = 0.58

Expected Cross-Validation Index (ECVI) = 0.17  
 90 Percent Confidence Interval for ECVI = (0.16 ; 0.21)  
 ECVI for Saturated Model = 0.18  
 ECVI for Independence Model = 7.90

Chi-Square for Independence Model with 21 Degrees of Freedom = 2467.65  
 Independence AIC = 2481.65  
 Model AIC = 53.10  
 Saturated AIC = 56.00  
 Independence CAIC = 2514.91  
 Model CAIC = 162.41  
 Saturated CAIC = 189.07

Normed Fit Index (NFI) = 1.00  
 Non-Normed Fit Index (NNFI) = 1.00  
 Parsimony Normed Fit Index (PNFI) = 0.24  
 Comparative Fit Index (CFI) = 1.00  
 Incremental Fit Index (IFI) = 1.00  
 Relative Fit Index (RFI) = 0.99

Critical N (CN) = 668.07

Root Mean Square Residual (RMR) = 0.043  
 Standardized RMR = 0.032

Goodness of Fit Index (GFI) = 0.98  
 Adjusted Goodness of Fit Index (AGFI) = 0.90  
 Parsimony Goodness of Fit Index (PGFI) = 0.18

DA NI=7 NO=315 MA=CM

Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-Y

No Non-Zero Modification Indices for LAMBDA-X

No Non-Zero Modification Indices for BETA

Modification Indices for GAMMA

	ASC	EMP	REL	RES	TAN
CL	--	46.50	--	--	1.62
CS	--	--	--	--	--

Expected Change for GAMMA

	ASC	EMP	REL	RES	TAN
CL	--	1.15	--	--	-0.07
CS	--	--	--	--	--

No Non-Zero Modification Indices for PHI

Modification Indices for PSI

	CL	CS
CL	--	--
CS	6.56	--

Expected Change for PSI

	CL	CS
CL	--	--
CS	-0.10	--

Modification Indices for THETA-DELTA-EPS

	CL	CS
ASC	4.56	--
EMP	2.47	--
REL	1.66	--
RES	0.00	--
TAN	1.44	--

Expected Change for THETA-DELTA-EPS

	CL	CS
ASC	0.09	--
EMP	0.04	--
REL	0.04	--
RES	0.00	--
TAN	-0.13	--

Maximum Modification Index is 46.50 for Element ( 1, 2) of GAMMA

## Total and Indirect Effects

Total Effects of KSI on ETA					
	ASC	EMP	REL	RES	TAN
CL	0.19 (0.10)	-0.25 (0.19)	0.39 (0.33)	0.38 (0.17)	0.09 (0.03)
	1.85	-1.34	1.20	2.26	2.65
CS	0.23 (0.12)	-0.31 (0.23)	0.47 (0.39)	0.45 (0.20)	0.11 (0.04)
	1.86	-1.36	1.22	2.29	2.68

Indirect Effects of KSI on ETA					
	ASC	EMP	REL	RES	TAN
CL	0.19 (0.10)	-0.25 (0.19)	0.39 (0.33)	0.38 (0.17)	0.09 (0.03)
	1.85	-1.34	1.20	2.26	2.65
CS	- -	- -	- -	- -	- -

Total Effects of ETA on ETA	
CL	CS
CL	- - 0.83 (0.07) 12.70
CS	- -

Largest Eigenvalue of B\*B' (Stability Index) is 0.688

Total Effects of ETA on Y	
CL	CS
CL	0.98 0.82 (0.06) 12.70
CS	- - 0.97

Indirect Effects of ETA on Y	
CL	CS
CL	- - 0.82 (0.06) 12.70
CS	- -

Total Effects of KSI on Y					
	ASC	EMP	REL	RES	TAN
CL	0.19 (0.10)	-0.25 (0.19)	0.38 (0.32)	0.37 (0.16)	0.09 (0.03)
	1.85	-1.34	1.20	2.26	2.65
CS	0.22 (0.12)	-0.30 (0.22)	0.46 (0.38)	0.44 (0.19)	0.10 (0.04)
	1.86	-1.36	1.22	2.29	2.68

Time used: 0.047 Seconds



## LAMPIRAN J

### MODEL PERSAMAAN STRUKTURAL AKHIR

```

DA NI=7 NO=315 MA=CM
LA
CL CS ASC EMP REL RES TAN
PM='D:\TESIS\RESPONDEN\REC\TOTAL REC\TOTALREC.PMM'
AC='D:\TESIS\RESPONDEN\REC\TOTAL REC\TOTALREC.ACM'
SE
1 2 3 4 5 6 7 /
MO NX=5 NY=2 NK=5 NE=2 LX=FU,FI LY=FU,FI GA=FU,FI BE=FU.FI PH=SY,FR TD=SY,FI
PS=DI,FR TE=SY,FI
LK
ASC EMP REL RES TAN
LE
CL CS
FR GA 2 1 GA 2 2 GA 2 3 GA 2 4 GA 2 5 GA 1 2
FR BE 1 2
VA .970 LX 1 1
VA .058 TD 1 1
VA .974 LX 2 2
VA .050 TD 2 2
VA .901 LX 3 3
VA .186 TD 3 3
VA .970 LX 4 4
VA .058 TD 4 4
VA .942 LX 5 5
VA .110 TD 5 5
VA .983 LY 1 1
VA .032 TE 1 1
VA .974 LY 2 2
VA .049 TE 2 2
PD
OU MI EF

```

```

Number of Input Variables 7
Number of Y - Variables 2
Number of X - Variables 5
Number of ETA - Variables 2
Number of KSI - Variables 5
Number of Observations 315

```

Covariance Matrix

	CL	CS	ASC	EMP	REL	RES
CL	1.75					
CS	1.05	1.31				
ASC	0.85	0.85	1.20			
EMP	0.68	0.66	0.62	0.89		
REL	0.54	0.54	0.50	0.47	0.59	
RES	0.91	0.98	0.83	0.87	0.57	1.31
TAN	1.59	1.98	1.36	1.34	0.91	1.84

Covariance Matrix

	TAN
TAN	7.14

## Parameter Specifications

BETA					
	CL	CS			
	-----	-----			
CL	0	1			
CS	0	0			
GAMMA					
	ASC	EMP	REL	RES	TAN
	-----	-----	-----	-----	-----
CL	0	2	0	0	0
CS	3	4	5	6	7
PHI					
	ASC	EMP	REL	RES	TAN
	-----	-----	-----	-----	-----
ASC	8				
EMP	9	10			
REL	11	12	13		
RES	14	15	16	17	
TAN	18	19	20	21	22
PSI					
	CL	CS			
	-----	-----			
	23	24			

Number of Iterations = 4  
 LISREL Estimates (Robust Maximum Likelihood)

LAMBDA-Y					
	CL	CS			
	-----	-----			
CL	0.98	- -			
CS	- -	0.97			
LAMBDA-X					
	ASC	EMP	REL	RES	TAN
	-----	-----	-----	-----	-----
ASC	0.97	- -	- -	- -	- -
EMP	- -	0.97	- -	- -	- -
REL	- -	- -	0.90	- -	- -
RES	- -	- -	- -	0.97	- -
TAN	- -	- -	- -	- -	0.94

BETA					
	CL	CS			
	-----	-----			
CL	- -	0.69 (0.11) 6.47			
CS	- -	- -			
GAMMA					
	ASC	EMP	REL	RES	TAN
	-----	-----	-----	-----	-----
CL	- -	0.26 (0.12) 2.29	- -	- -	- -
CS	0.23 (0.12) 1.86	-0.32 (0.23) -1.41	0.48 (0.39) 1.22	0.46 (0.20) 2.29	0.11 (0.04) 2.68

## Covariance Matrix of ETA and KSI

	CL	CS	ASC	EMP	REL	RES
CL	1.78					
CS	1.10	1.33				
ASC	0.79	0.90	1.21			
EMP	0.71	0.70	0.66	0.88		
REL	0.56	0.61	0.57	0.54	0.50	
RES	0.96	1.04	0.88	0.93	0.65	1.33
TAN	1.86	2.15	1.49	1.46	1.08	2.01

## Covariance Matrix of ETA and KSI

	ASC	EMP	REL	RES	TAN
ASC	1.21 (0.07) 16.86				
EMP	0.66 (0.06) 11.61	0.88 (0.05) 16.73			
REL	0.57 (0.04) 13.11	0.54 (0.05) 11.46	0.50 (0.04) 12.17		
RES	0.88 (0.07) 13.41	0.93 (0.05) 18.85	0.65 (0.05) 13.05	1.33 (0.08) 16.94	
TAN	1.49 (0.27) 5.61	1.46 (0.17) 8.49	1.08 (0.16) 6.71	2.01 (0.21) 9.64	7.92 (0.45) 17.45

## PSI

Note: This matrix is diagonal.

	CL	CS
	0.84 (0.15) 5.74	0.35 (0.12) 3.01

## Squared Multiple Correlations for Structural Equations

	CL	CS
	0.53	0.74

## Squared Multiple Correlations for Reduced Form

	CL	CS
	0.43	0.74

## Reduced Form

	ASC	EMP	REL	RES	TAN
CL	0.16 (0.09) 1.80	0.04 (0.21) 0.21	0.33 (0.28) 1.17	0.31 (0.14) 2.22	0.07 (0.03) 2.49
CS	0.23 (0.12) 1.86	-0.32 (0.23) -1.41	0.48 (0.39) 1.22	0.46 (0.20) 2.29	0.11 (0.04) 2.68

THETA-EPS	
CL	CS
0.03	0.05

Squared Multiple Correlations for Y - Variables	
CL	CS
0.98	0.96

THETA-DELTA				
ASC	EMP	REL	RES	TAN
0.06	0.05	0.19	0.06	0.11

Squared Multiple Correlations for X - Variables				
ASC	EMP	REL	RES	TAN
0.95	0.94	0.69	0.96	0.98

#### Goodness of Fit Statistics

Degrees of Freedom = 4

Minimum Fit Function Chi-Square = 8.93 (P = 0.063)

Normal Theory Weighted Least Squares Chi-Square = 8.85 (P = 0.065)

Satorra-Bentler Scaled Chi-Square = 3.32 (P = 0.51)

Chi-Square Corrected for Non-Normality = 4.32 (P = 0.36)

Estimated Non-centrality Parameter (NCP) = 0.0

90 Percent Confidence Interval for NCP = (0.0 ; 7.73)

Minimum Fit Function Value = 0.028

Population Discrepancy Function Value (F0) = 0.0

90 Percent Confidence Interval for F0 = (0.0 ; 0.025)

Root Mean Square Error of Approximation (RMSEA) = 0.0

90 Percent Confidence Interval for RMSEA = (0.0 ; 0.078)

P-Value for Test of Close Fit (RMSEA < 0.05) = 0.79

Expected Cross-Validation Index (ECVI) = 0.17

90 Percent Confidence Interval for ECVI = (0.17 ; 0.19)

ECVI for Saturated Model = 0.18

ECVI for Independence Model = 7.90

Chi-Square for Independence Model with 21 Degrees of Freedom = 2467.65

Independence AIC = 2481.65

Model AIC = 51.32

Saturated AIC = 56.00

Independence CAIC = 2514.91

Model CAIC = 165.38

Saturated CAIC = 189.07

Normed Fit Index (NFI) = 1.00

Non-Normed Fit Index (NNFI) = 1.00

Parsimony Normed Fit Index (PNFI) = 0.19

Comparative Fit Index (CFI) = 1.00

Incremental Fit Index (IFI) = 1.00

Relative Fit Index (RFI) = 0.99

Critical N (CN) = 1255.96

Root Mean Square Residual (RMR) = 0.032

Standardized RMR = 0.016

Goodness of Fit Index (GFI) = 0.99  
 Adjusted Goodness of Fit Index (AGFI) = 0.94  
 Parsimony Goodness of Fit Index (PGFI) = 0.14

Modification Indices and Expected Change

No Non-Zero Modification Indices for LAMBDA-Y

Modification Indices for LAMBDA-X					
	ASC	EMP	REL	RES	TAN
ASC	--	--	--	--	--
EMP	--	--	0.08	--	--
REL	--	--	--	--	--
RES	--	--	--	--	--
TAN	--	--	--	--	--

Expected Change for LAMBDA-X					
	ASC	EMP	REL	RES	TAN
ASC	--	--	--	--	--
EMP	--	--	-0.03	--	--
REL	--	--	--	--	--
RES	--	--	--	--	--
TAN	--	--	--	--	--

Modification Indices for BETA		
	CL	CS
CL	--	--
CS	1.18	--

Expected Change for BETA		
	CL	CS
CL	--	--
CS	-0.08	--

Modification Indices for GAMMA					
	ASC	EMP	REL	RES	TAN
CL	7.27	--	2.94	0.00	2.45
CS	--	--	--	--	--

Expected Change for GAMMA					
	ASC	EMP	REL	RES	TAN
CL	0.23	--	0.31	0.00	-0.05
CS	--	--	--	--	--

No Non-Zero Modification Indices for PHI

No Non-Zero Modification Indices for PSI

Modification Indices for THETA-DELTA-EPS		
	CL	CS
ASC	4.66	--
EMP	4.65	--
REL	1.47	--
RES	0.06	--
TAN	1.43	--

## Expected Change for THETA-DELTA-EPS

	CL	CS
ASC	0.09	- -
EMP	-0.20	- -
REL	0.03	- -
RES	-0.01	- -
TAN	-0.13	- -

Maximum Modification Index is 7.27 for Element ( 1, 1) of GAMMA

## Total and Indirect Effects

## Total Effects of KSI on ETA

	ASC	EMP	REL	RES	TAN
CL	0.16 (0.09) 1.80	0.04 (0.21) 0.21	0.33 (0.28) 1.17	0.31 (0.14) 2.22	0.07 (0.03) 2.49
CS	0.23 (0.12) 1.86	-0.32 (0.23) -1.41	0.48 (0.39) 1.22	0.46 (0.20) 2.29	0.11 (0.04) 2.68

## Indirect Effects of KSI on ETA

	ASC	EMP	REL	RES	TAN
CL	0.16 (0.09) 1.80	-0.22 (0.16) -1.38	0.33 (0.28) 1.17	0.31 (0.14) 2.22	0.07 (0.03) 2.49
CS	- -	- -	- -	- -	- -

## Total Effects of ETA on ETA

	CL	CS
CL	- -	0.69 (0.11) 6.47
CS	- -	- -

Largest Eigenvalue of B\*B' (Stability Index) is 0.470

## Total Effects of ETA on Y

	CL	CS
CL	0.98	0.67 (0.10) 6.47
CS	- -	0.97

## Indirect Effects of ETA on Y

	CL	CS
CL	- -	0.67 (0.10) 6.47
CS	- -	- -

Total Effects of KSI on Y

	ASC	EMP	REL	RES	TAN
CL	0.15 (0.09)	0.04 (0.20)	0.32 (0.27)	0.31 (0.14)	0.07 (0.03)
	1.80	0.21	1.17	2.22	2.49
CS	0.22 (0.12)	-0.31 (0.22)	0.46 (0.38)	0.45 (0.19)	0.10 (0.04)
	1.86	-1.41	1.22	2.29	2.68

Time used: 0.047 Seconds

