

Kepada Yth.

Bapak/Ibu/Sdr/Sdri

Di Tempat

Assalamu 'alaikum Wr. Wb.

Dalam rangka menyelesaikan tugas akhir guna memenuhi persyaratan memperoleh gelar Sarjana S1 di Fakultas Ekonomi Jurusan Manajemen, Universitas Islam Indonesia, kami bermaksud mengadakan penelitian dalam menyusun Tugas Akhir Skripsi mengenai “**Analisis Pengaruh Kualitas Layanan, Komitmen, Dan Kepercayaan Terhadap Loyalitas Konsumen Bank BNI Syariah**”

Berkenaan maksud diatas, maka kami selaku penyusun sangat mengharapkan bantuan partisipasi dari Bapak/Ibu Saudara/Saudari untuk bersedia meluangkan waktu untuk menjawab pernyataan-pernyataan dalam lembar kuisisioner yang terlampir pada halaman berikut ini. Pernyataan-pernyataan tersebut di maksudkan hanya untuk keperluan memperoleh data yang sangat saya perlukan dalam penyusunan Skripsi. Data yang saya peroleh tersebut tidak akan di pergunakan untuk keperluan lain serta kerahasiaannya terjamin.

Akhir kata, atas bantuan dan partisipasi Bapak/Ibu Saudara/Saudari sekalian, kami ucapkan banyak terima kasih.

Wassalamu 'alaikum Wr. Wb

Hormat saya

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No Mhs: 10311388

PROFIL NASABAH

Petunjuk Pengisian

Mohon dijawab dengan memberi tanda check (√) pada jawaban yang paling sesuai.

1. Jenis Kelamin : Laki Laki Perempuan

2. Usia anda saat ini
 ≤ 25 tahun 36 – 45 tahun
 26 – 35 tahun ≥ 46 tahun

3. Pekerjaan anda saat ini
 Pelajar/mahasiswa Wiraswasta/ pedagang
 Pegawai swasta Pegawai Negeri/TNI/Polri
 Lainnya

4. Pendidikan terakhir anda
 SMP/ sederajat Sarjana (S1/S2/S3)
 SMA Lainnya

5. Pendapatan Bapak/Ibu atau uang saku Saudara/i per bulan
 < Rp.1 juta Rp.2 – 3 juta >Rp.4 juta
 Rp. 1 – 2 juta Rp.3 – 4 juta

6. Berapa lama Anda menjadi nasabah Bank BNI Syariah?
 < 1 tahun 3 – 4 tahun
 1 – 2 tahun lebih dari 4 tahun

7. Jenis produk Bank BNI Syariah yang dipunyai saat ini.
 Tabungan
 Kredit
 Keduanya

8. Inisiatif menjadi nasabah .
 Kesadaran sendiri
 Ajakan Keluarga
 Ajakan Teman
 Pengaruh Iklan
 Terpaksa karena persyaratan
 Alasan lain sebutkan.....

Petunjuk Pengisian

Pilih salah satu jawaban yang paling sesuai menurut pendapat anda dengan memberikan tanda check (√) pada jawaban yang tersedia.

Keterangan:

SS : Sangat Setuju

TS : Tidak Setuju

S : Setuju

STS : Sangat Tidak Setuju

CS : Cukup Setuju

VARIABEL PENELITIAN

No	Kualitas Pelayanan	SS	S	CS	TS	STS
	Tangible					
1.	Bank BNI Syariah memiliki gedung dan peralatan yang modern					
2.	Kondisi ruangan pelayanan Bank BNI Syariah cukup nyaman dan menarik.					
3.	Karyawan Frontliner Bank BNI Syariah selalu berpenampilan rapi.					
4.	Bahan terkait dengan layanan (seperti pamflet) secara visual menarik di Bank BNI Syariah					
	Reliabilitas					
5.	Bank BNI Syariah selalu menepati janji-janji yang diberikan.					
6.	Bila nasabah memiliki masalah, bank menunjukkan niat yang tulus dalam memecahkannya.					
7.	Pelayanan Bank BNI Syariah telah diberikan dengan benar sejak nasabah pertama datang.					
8.	Bank menyediakan layanan tersebut, pada saat itu berjanji untuk melakukannya					
	Responsiveness					
9.	Bank BNI Syariah berusaha memberikan pelayanan yang bebas dari kesalahan.					
10.	Karyawan Bank BNI Syariah memberitahu nasabah persis pada saat jasa akan dilakukan.					
11.	Karyawan Bank BNI Syariah memberikan layanan yang cepat.					
12.	Karyawan Bank BNI Syariah selalu bersedia untuk membantu nasabah.					
13.	Karyawan Bank BNI Syariah tidak pernah terlalu sibuk untuk menanggapi permintaan nasabah.					
	Assurance					
14.	Perilaku karyawan Bank BNI Syariah menanamkan kepercayaan kepada nasabah.					
15.	Nasabah merasa aman dalam transaksi di Bank BNI Syariah.					
16.	Karyawan Bank BNI Syariah secara konsisten sopan dengan					

	nasabah.					
17.	Karyawan Bank BNI Syariah memiliki pengetahuan untuk menjawab pertanyaan nasabah.					
	Empati					
18.	Bank BNI Syariah memberikan perhatian individu.					
19.	Bank BNI Syariah beroperasi pada jam-jam yang nyaman bagi seluruh nasabah.					
20.	Bank BNI Syariah memiliki karyawan yang memberikan perhatian pribadi kepada nasabah.					
21.	Bank BNI Syariah memiliki kepentingan terbaik di hati nasabah.					
22.	Karyawan Bank BNI Syariah memahami kebutuhan spesifik nasabah					

No	Kepercayaan Nasabah	SS	S	CS	TS	STS
1.	Keseluruhan kinerja BNI Syariah suda sesuai dengan harapan saya.					
2.	Saya percaya bahwa BNI Syariah telah menerapkan prinsip kerja sesuai dengan syariat Islam.					
3.	Saya percaya BNI Syariah mampu memberikan kualitas layanan yang lebih baik.					
4.	Saya percaya BNI Syariah dapat diperhitungkan sebagai perusahaan yang mempunyai reputasi yang baik.					
5.	Saya merasa aman ketika menabung di BNI Syariah.					

No	Komitmen	SS	S	CS	TS	STS
1.	Untuk menjali hubungan dengan nasabah, BNI Syariah telah memberikan janji-janji yang menguntungkan bagi saya					
2.	Saya terasa dekat dengan BNI Syariah					
3.	Saya siap untuk melakukan upaya untuk menjalin hubungan yang baik dengan BNI Syariah dalam jangka panjang					

No	Loyalitas	SS	S	CS	TS	STS
1.	Saya berniat untuk mengatakan hal-hal positif tentang bank BNI Syariah kepada orang lain					
2.	Saya bersedia untuk merekomendasikan kepada keluarga dan teman dekat untuk mengajukan kredit kepada bank BNI Syariah					
3.	Saya akan merekomendasikan bank BNI Syariah kepada seseorang yang meminta saran					

4	Saya akan terus menggunakan Kredit BNI Syariah untuk menunjang bisnisnya					
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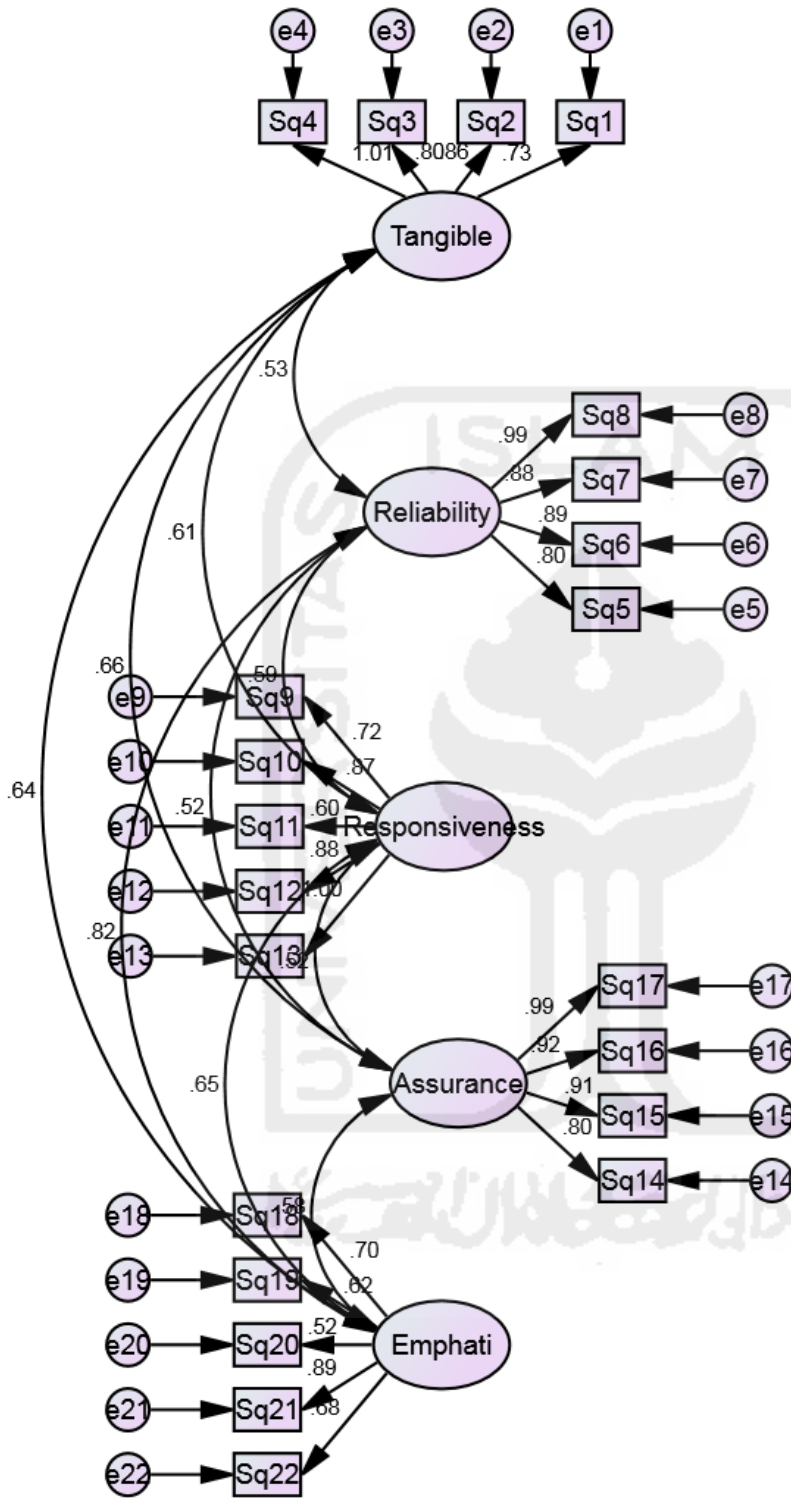
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110	5	4	4	4	5	4	4	3	4	5	4	5	4	3	3	4	4	3	4	5	4	4	3	1	3	3	3	5	4	5	4	4	4	4	5		
111	5	5	5	5	5	4	4	3	3	3	3	4	3	4	3	5	5	3	5	3	4	4	2	2	3	2	2	3	5	3	3	3	3	3	4		
112	3	3	3	3	5	5	5	4	4	4	4	4	4	5	4	4	3	3	3	3	3	4	4	5	5	3	4	4	3	5	5	5	5	5	4		
113	5	5	5	4	5	4	4	3	4	4	4	4	4	4	5	3	4	4	4	4	3	4	4	2	2	3	3	4	3	4	4	4	4	4	4	3	
114	5	5	5	4	5	5	5	4	4	4	4	4	4	5	5	4	4	5	5	5	4	5	5	3	2	3	2	1	4	5	4	5	5	5	4		
115	5	5	5	5	3	4	4	4	5	4	4	4	3	4	4	3	4	5	4	3	4	4	3	1	3	1	2	3	4	4	4	4	4	4	4	4	
116	5	3	5	5	5	4	5	4	5	4	4	4	4	5	5	4	5	5	3	4	4	5	4	3	2	3	2	3	4	3	5	4	4	3	2		
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123	5	5	5	3	4	5	5	5	5	5	3	5	5	5	5	5	5	5	5	5	5	5	4	4	3	4	4	4	5	5	3	3	3	3	5	5	
124	3	3	2	3	2	3	3	3	4	3	3	3	2	2	2	3	2	2	3	3	3	2	1	2	3	2	2	3	2	3	2	2	3	2	2	3	3
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132	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	4	4	4	4	5	5	5	5	5	5	5	5	5	5
133	4	5	4	5	4	5	4	5	4	4	4	4	4	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	5	3	5	4	4	5	3	3	
134	4	4	4	4	4	4	4	5	4	4	4	5	5	5	5	5	4	4	4	5	4	5	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4
135	4	4	3	3	3	4	3	4	3	3	4	3	4	3	3	4	3	3	4	3	3	3	1	1	1	3	2	2	3	3	3	3	3	3	4	3	3
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137	4	4	4	4	5	5	5	4	5	5	4	4	5	4	5	5	4	5	4	4	5	4	5	5	5	5	5	3	5	4	5	5	5	5	5	5	5

138	4	4	4	4	4	4	4	4	4	4	4	4	5	4	5	5	4	4	4	4	4	4	4	4	3	5	5	3	4	3	4	4	4	4	4		
139	4	4	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	2	2	3	3	2	4	4	3	4	4	4	4	4		
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141	5	5	4	5	5	5	5	5	4	5	5	5	5	4	4	5	5	5	5	5	5	5	4	4	4	4	4	5	4	5	5	5	5	5	5		
142	5	4	4	4	3	4	4	5	4	4	4	5	5	4	5	5	4	4	4	5	4	5	2	2	2	2	2	4	4	4	3	3	4	4	4		
143	5	4	4	5	4	4	4	5	5	4	4	5	5	4	5	5	4	5	4	5	4	5	5	5	2	4	4	4	4	5	4	4	4	4	4		
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170	5	5	5	5	4	4	5	5	3	4	4	5	4	4	4	3	4	4	3	4	5	4	4	4	4	3	3	4	4	3	4	4	4	4	4	4	4
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173	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	5	2	5	4	5	4	2	2	2	3	2	4	4	3	4	4	4	4	4	4	4

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182	5	5	4	4	5	5	5	5	5	4	4	4	4	5	4	4	5	5	5	4	5	4	5	5	4	4	5	5	5	5	5	5	5	5	
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Rata 2	3.9 8	3.8 9	3.9 1	3.8 8	3.8 6	3.9 7	3.8 9	3.9 5	3.9 3	3.91	3.83	3.94	3.91	3.76	3.91	3.90	3.86	3.72	3.80	3.85	4.01	3.84	3.4 3	3.4 5	3.4 8	3.4 5	3.5 1	3.9 0	3.9 3	3.8 7	3.8 5	3.8 7	3.9 7	3.8 7	



Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
Sq4	<--- Tangible	1.000				
Sq3	<--- Tangible	.862	.077	11.207	***	
Sq2	<--- Tangible	.853	.060	14.135	***	
Sq1	<--- Tangible	.725	.080	9.027	***	
Sq8	<--- Reliability	1.000				
Sq7	<--- Reliability	.885	.060	14.841	***	
Sq6	<--- Reliability	.856	.055	15.543	***	
Sq5	<--- Reliability	.850	.077	11.020	***	
Sq13	<--- Responsiveness	1.000				
Sq12	<--- Responsiveness	.935	.063	14.964	***	
Sq11	<--- Responsiveness	.509	.080	6.371	***	
Sq10	<--- Responsiveness	.982	.069	14.334	***	
Sq9	<--- Responsiveness	.712	.083	8.576	***	
Sq17	<--- Assurance	1.000				
Sq16	<--- Assurance	.993	.053	18.783	***	
Sq15	<--- Assurance	.906	.050	18.013	***	
Sq14	<--- Assurance	.852	.077	11.034	***	
Sq22	<--- Emphati	1.000				
Sq21	<--- Emphati	1.310	.194	6.771	***	
Sq20	<--- Emphati	.812	.197	4.117	***	
Sq19	<--- Emphati	.991	.204	4.853	***	
Sq18	<--- Emphati	1.165	.216	5.398	***	

Standardized Regression Weights: (Group number 1 - Default model)

		Estimate
Sq4	<--- Tangible	1.013
Sq3	<--- Tangible	.798
Sq2	<--- Tangible	.861
Sq1	<--- Tangible	.726
Sq8	<--- Reliability	.993
Sq7	<--- Reliability	.880
Sq6	<--- Reliability	.890
Sq5	<--- Reliability	.800

		Estimate
Sq13	<--- Responsiveness	.995
Sq12	<--- Responsiveness	.882
Sq11	<--- Responsiveness	.601
Sq10	<--- Responsiveness	.872
Sq9	<--- Responsiveness	.715
Sq17	<--- Assurance	.995
Sq16	<--- Assurance	.921
Sq15	<--- Assurance	.914
Sq14	<--- Assurance	.797
Sq22	<--- Emphati	.676
Sq21	<--- Emphati	.894
Sq20	<--- Emphati	.518
Sq19	<--- Emphati	.619
Sq18	<--- Emphati	.696

Covariances: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Tangible	<--> Reliability		.265	.065	4.067	***	
Tangible	<--> Responsiveness		.314	.069	4.526	***	
Tangible	<--> Assurance		.359	.076	4.746	***	
Tangible	<--> Emphati		.212	.055	3.888	***	
Reliability	<--> Responsiveness		.318	.073	4.339	***	
Reliability	<--> Assurance		.299	.076	3.938	***	
Reliability	<--> Emphati		.286	.066	4.364	***	
Responsiveness	<--> Assurance		.310	.078	3.956	***	
Responsiveness	<--> Emphati		.233	.060	3.881	***	
Assurance	<--> Emphati		.221	.061	3.616	***	

Correlations: (Group number 1 - Default model)

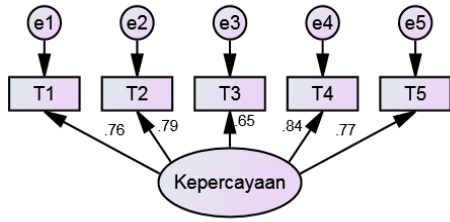
		Estimate
Tangible	<--> Reliability	.533
Tangible	<--> Responsiveness	.613
Tangible	<--> Assurance	.656
Tangible	<--> Emphati	.640
Reliability	<--> Responsiveness	.591
Reliability	<--> Assurance	.521
Reliability	<--> Emphati	.823
Responsiveness	<--> Assurance	.523
Responsiveness	<--> Emphati	.650

Assurance	<-->	Emphati	Estimate .576
-----------	------	---------	------------------

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Tangible	.474	.077	6.176	***	
Reliability	.521	.088	5.950	***	
Responsiveness	.554	.093	5.969	***	
Assurance	.633	.106	5.989	***	
Emphati	.232	.073	3.179	.001	
e21	.100				
e4	-.012	.012	-1.050	.294	
e3	.202	.033	6.032	***	
e2	.121	.021	5.744	***	
e1	.224	.037	6.128	***	
e8	.008	.011	.740	.460	
e7	.119	.022	5.522	***	
e6	.100	.018	5.426	***	
e5	.212	.036	5.862	***	
e13	.006	.012	.449	.653	
e12	.138	.025	5.439	***	
e11	.254	.042	6.038	***	
e10	.168	.030	5.532	***	
e9	.268	.045	5.981	***	
e17	.007	.011	.638	.523	
e16	.112	.021	5.245	***	
e15	.103	.019	5.358	***	
e14	.264	.045	5.928	***	
e22	.275	.050	5.548	***	
e20	.416	.071	5.851	***	
e19	.367	.065	5.690	***	
e18	.335	.061	5.486	***	

Item Kualitas Pelayanan	Loading Factor (λ)	Error (ϵ)	$\Sigma(\lambda)$	$\Sigma(\epsilon)$	Composite Reliability
Sq4	1.013	0.100	18.056	3.787	0.989
Sq3	0.798	-0.012			
Sq2	0.861	0.202			
Sq1	0.726	0.121			
Sq8	0.993	0.224			
Sq7	0.880	0.008			
Sq6	0.890	0.119			
Sq5	0.800	0.100			
Sq13	0.995	0.212			
Sq12	0.882	0.006			
Sq11	0.601	0.138			
Sq10	0.872	0.254			
Sq9	0.715	0.168			
Sq17	0.995	0.268			
Sq16	0.921	0.007			
Sq15	0.914	0.112			
Sq14	0.797	0.103			
Sq22	0.676	0.264			
Sq21	0.894	0.275			
Sq20	0.518	0.416			
Sq19	0.619	0.367			
Sq18	0.696	0.335			



Estimates (Group number 1 - Default model)

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
T1 <---	Kepercayaan	1.000				
T2 <---	Kepercayaan	1.109	.163	6.782	***	
T3 <---	Kepercayaan	.813	.149	5.462	***	
T4 <---	Kepercayaan	1.200	.166	7.248	***	
T5 <---	Kepercayaan	.998	.150	6.661	***	

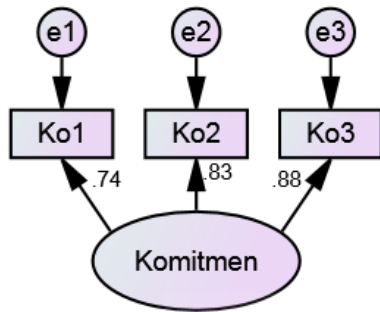
Standardized Regression Weights: (Group number 1 - Default model)

		Estimate
T1 <---	Kepercayaan	.764
T2 <---	Kepercayaan	.787
T3 <---	Kepercayaan	.646
T4 <---	Kepercayaan	.841
T5 <---	Kepercayaan	.774

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Kepercayaan	.518	.140	3.711	***	
e1	.368	.075	4.931	***	
e2	.390	.082	4.739	***	
e3	.479	.087	5.507	***	
e4	.308	.075	4.086	***	
e5	.345	.071	4.854	***	

Item Kepercayaan	Loading Factor (λ)	Error (ϵ)	$\Sigma(\lambda)$	$\Sigma(\epsilon)$	Composite Reliability
T1	0.764	0.368	3.812	1.890	0.885
T2	0.787	0.39			
T3	0.646	0.479			
T4	0.841	0.308			
T5	0.774	0.345			



Estimates (Group number 1 - Default model)

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Ko1 <--- Komitmen	1.000				
Ko2 <--- Komitmen	1.454	.217	6.686	***	
Ko3 <--- Komitmen	1.286	.191	6.746	***	

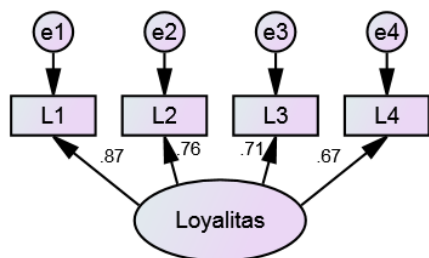
Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
Ko1 <--- Komitmen	.739
Ko2 <--- Komitmen	.828
Ko3 <--- Komitmen	.882

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Komitmen	.180	.051	3.493	***	
e1	.149	.030	4.897	***	
e2	.174	.048	3.642	***	
e3	.085	.033	2.580	.010	

Item Komitmen	Loading Factor (λ)	Error (ϵ)	$\Sigma(\lambda)$	$\Sigma(\epsilon)$	Composite Reliability
T1	0.739	0.149	2.449	0.408	0.936
T2	0.828	0.174			
T3	0.882	0.085			



Estimates (Group number 1 - Default model)

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
L1	<--- Loyalitas	1.000				
L2	<--- Loyalitas	.836	.123	6.823	***	
L3	<--- Loyalitas	.864	.135	6.393	***	
L4	<--- Loyalitas	.881	.147	5.980	***	

Standardized Regression Weights: (Group number 1 - Default model)

		Estimate
L1	<--- Loyalitas	.871
L2	<--- Loyalitas	.759
L3	<--- Loyalitas	.714
L4	<--- Loyalitas	.674

Variiances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Loyalitas	.271	.063	4.325	***	
e1	.086	.030	2.894	.004	
e2	.139	.030	4.621	***	
e3	.194	.039	4.997	***	
e4	.252	.048	5.231	***	

Item Loyalitas	Loading Factor (λ)	Error (ϵ)	$\Sigma(\lambda)$	$\Sigma(\epsilon)$	Composite Reliability
T1	0.871	0.086	3.018	0.671	0.931
T2	0.759	0.139			
T3	0.714	0.194			
T4	0.674	0.252			

Frequency Table

Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	Laki - laki	106	53.0	53.0	53.0
	Perempuan	94	47.0	47.0	100.0
	Total	200	100.0	100.0	

Umur

		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	< =25 tahun	46	23.0	23.0	23.0
	26 - 35 tahun	84	42.0	42.0	65.0
	36 - 45 tahun	56	28.0	28.0	93.0
	>= 46 tahun	14	7.0	7.0	100.0
	Total	200	100.0	100.0	

Pekerjaan

		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	Pelajar/mahasiswa	44	22.0	22.0	22.0
	Pegawai swasta	83	41.5	41.5	63.5
	Wiraswasta/pedagang	10	5.0	5.0	68.5
	PNS/TNI/POLRI	37	18.5	18.5	87.0
	Lainnya	26	13.0	13.0	100.0
	Total	200	100.0	100.0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	SMP/ sederajat	8	4.0	4.0	4.0
	SMA	80	40.0	40.0	44.0
	Sarjana (S1/S2/S3)	102	51.0	51.0	95.0
	Lainnya	10	5.0	5.0	100.0
	Total	200	100.0	100.0	

Pendapatan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < Rp.1 juta	8	4.0	4.0	4.0
Rp.1 juta - Rp.2 juta	56	28.0	28.0	32.0
Rp.2 juta - 3 juta	53	26.5	26.5	58.5
Rp.3 juta- 4 juta	64	32.0	32.0	90.5
> 4 juta	19	9.5	9.5	100.0
Total	200	100.0	100.0	

Lama

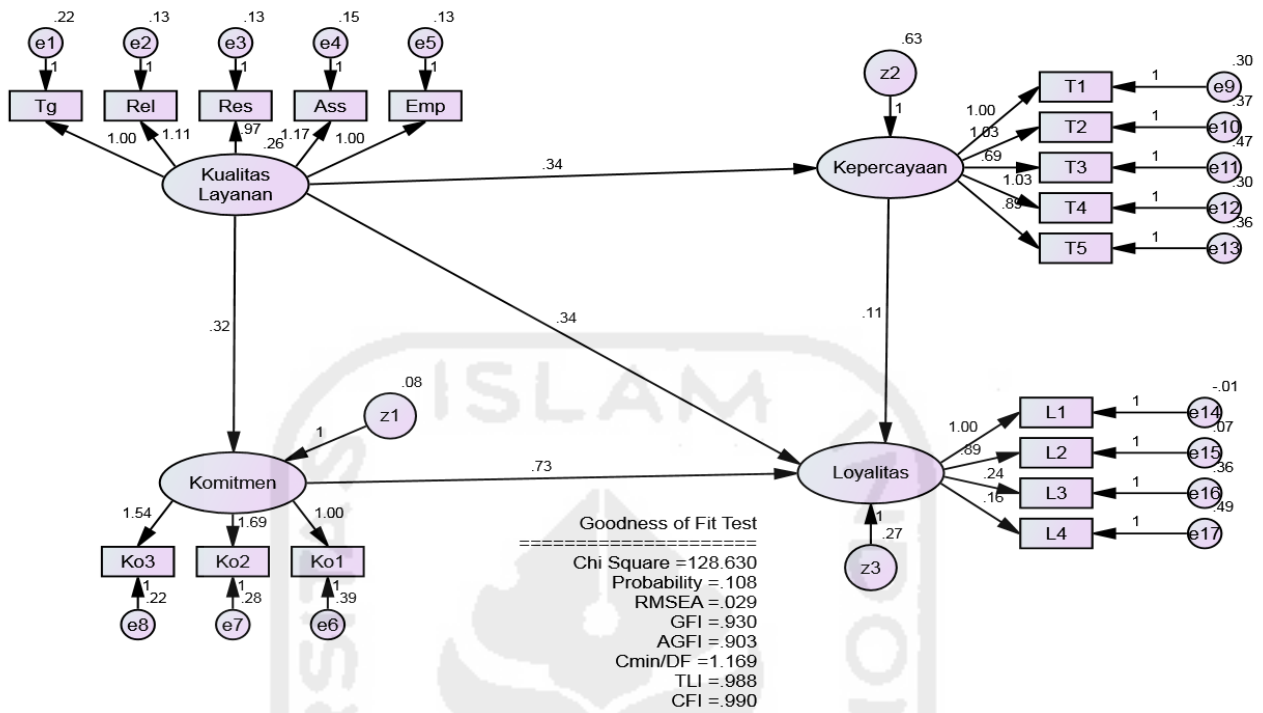
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < 1 tahun	48	24.0	24.0	24.0
1 - 2 tahun	80	40.0	40.0	64.0
3 - 4 tahun	39	19.5	19.5	83.5
> 4 tahun	33	16.5	16.5	100.0
Total	200	100.0	100.0	

Jenis produk

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Tabungan	92	46.0	46.0	46.0
Kredit	37	18.5	18.5	64.5
Keduanya	71	35.5	35.5	100.0
Total	200	100.0	100.0	

Inisiatif jadi nasabah

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Kesadaran Sendiri	86	43.0	43.0	43.0
Ajakan Keluarga	60	30.0	30.0	73.0
Ajakan Teman	28	14.0	14.0	87.0
Iklan	16	8.0	8.0	95.0
Terpaksa karena persyaratan	10	5.0	5.0	100.0
Total	200	100.0	100.0	



Analysis Summary

Date and Time

Date: Tuesday, July 26, 2016
 Time: 6:56:23

Title

full model: Tuesday, July 26, 2016 6:56 AM

Groups

Group number 1 (Group number 1)

Notes for Group (Group number 1)

The model is recursive.
 Sample size = 200

Variable Summary (Group number 1)

Your model contains the following variables (Group number 1)

Observed, endogenous variables

Tg
Rel
Res
Ass
Emp
Ko1
Ko2
Ko3

T1
T2
T3
T4
T5
L1
L2
L3
L4

Unobserved, endogenous variables

Komitmen

Kepercayaan

Loyalitas

Unobserved, exogenous variables

Kualitas_Layanan

e1

e2

e3

e4

e5

e6

e7

e8

e9

e10

e11

e12

e13

e14

e15

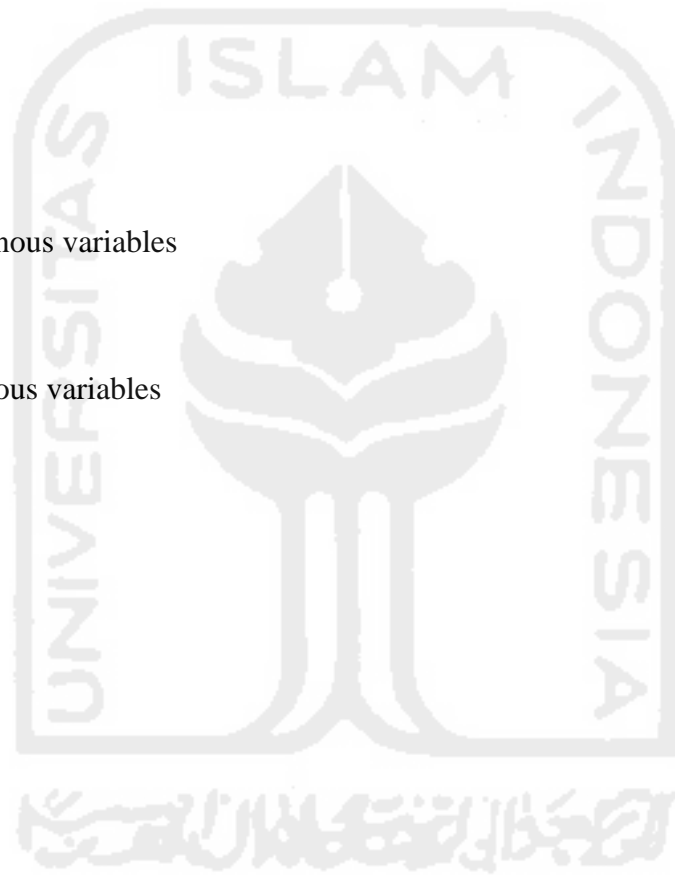
e16

e17

z1

z2

z3



Variable counts (Group number 1)

Number of variables in your model: 41
 Number of observed variables: 17
 Number of unobserved variables: 24
 Number of exogenous variables: 21
 Number of endogenous variables: 20

Parameter Summary (Group number 1)

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	24	0	0	0	0	24
Labeled	0	0	0	0	0	0
Unlabeled	18	4	21	0	0	43
Total	42	4	21	0	0	67

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
L4	2.000	5.000	-.334	-1.927	-.016	-.045
L3	2.000	5.000	-.076	-.439	-.365	-1.055
L2	2.000	5.000	-.132	-.761	.014	.039
L1	2.000	5.000	-.195	-1.124	.106	.305
T5	1.000	5.000	-.373	-2.152	-.704	-2.031
T4	1.000	5.000	-.373	-2.153	-.746	-2.153
T3	1.000	5.000	-.226	-1.306	-.555	-1.602
T2	1.000	5.000	-.474	-2.738	-.726	-2.097
T1	1.000	5.000	-.365	-2.107	-.587	-1.695
Ko3	2.000	5.000	.091	.526	-.743	-2.146
Ko2	1.000	5.000	-.579	-3.344	.539	1.557
Ko1	2.000	5.000	-.365	-2.107	.153	.442
Emp	2.000	5.000	-.387	-2.237	.089	.257
Ass	1.750	5.000	-.579	-3.342	.125	.362
Res	2.000	5.000	-.720	-4.157	.738	2.129
Rel	2.000	5.000	-.586	-3.385	.392	1.132
Tg	2.000	5.000	-.510	-2.943	.194	.559
Multivariate					34.449	9.584

Observations farthest from the centroid (Mahalanobis distance) (Group number 1)

Observation number	Mahalanobis d-squared	p1	p2
166	46.689	.000	.027
100	43.079	.000	.004
91	38.330	.002	.010
26	37.798	.003	.002

Observation number	Mahalanobis d-squared	p1	p2
88	36.723	.004	.001
61	35.676	.005	.001
193	33.226	.011	.006
60	32.956	.011	.002
74	31.986	.015	.004
70	31.584	.017	.002
112	31.545	.017	.001
93	30.782	.021	.001
106	29.668	.029	.006
72	29.528	.030	.003
167	29.445	.031	.001
12	29.077	.034	.001
65	28.768	.037	.001
30	28.748	.037	.001
22	28.176	.043	.001
63	27.707	.048	.002
123	27.652	.049	.001
36	27.523	.051	.001
116	27.152	.056	.001
34	27.144	.056	.000
111	26.825	.061	.001
109	26.787	.061	.000
43	26.767	.062	.000
157	26.581	.065	.000
135	26.550	.065	.000
25	25.640	.081	.001
8	25.612	.082	.000
13	25.373	.087	.001
118	24.895	.097	.002
20	24.544	.105	.004
92	24.473	.107	.003
155	24.362	.110	.002
169	24.155	.115	.003
9	24.095	.117	.002
121	23.842	.124	.003
69	23.766	.126	.002
94	23.650	.129	.002
200	23.074	.147	.010
75	23.044	.148	.007
38	23.017	.149	.005
133	23.013	.149	.003

Observation number	Mahalanobis d-squared	p1	p2
62	22.960	.151	.002
39	22.951	.151	.001
114	22.892	.153	.001
18	22.830	.155	.001
152	22.638	.161	.001
99	22.259	.175	.003
102	22.206	.177	.002
176	22.047	.183	.003
192	21.788	.193	.005
110	21.743	.195	.004
159	21.542	.203	.006
23	21.534	.203	.004
115	21.292	.214	.007
64	20.549	.247	.070
179	20.460	.251	.068
164	20.266	.261	.091
185	20.219	.263	.079
46	20.114	.268	.081
49	20.084	.270	.067
183	20.079	.270	.050
95	19.516	.300	.195
124	19.492	.301	.166
190	19.083	.324	.336
29	18.905	.334	.397
104	18.767	.342	.433
33	18.708	.346	.415
54	18.547	.355	.470
103	18.339	.368	.559
143	18.240	.374	.572
71	18.222	.375	.526
173	18.145	.380	.524
146	18.011	.388	.563
163	17.995	.389	.517
5	17.978	.390	.472
59	17.827	.400	.525
189	17.716	.407	.549
66	17.681	.409	.518
16	17.680	.409	.461
76	17.512	.420	.529
197	17.487	.422	.491
6	17.411	.427	.491

Observation number	Mahalanobis d-squared	p1	p2
40	17.398	.428	.445
73	17.297	.434	.464
21	17.292	.435	.412
27	17.170	.443	.447
162	16.876	.463	.614
117	16.773	.470	.636
98	16.676	.477	.654
10	16.608	.481	.651
158	16.486	.490	.686
195	16.414	.495	.686
172	16.257	.506	.744
198	16.120	.515	.785
24	16.074	.519	.770
136	15.638	.550	.931

Models

Default model (Default model)

Notes for Model (Default model)

Computation of degrees of freedom (Default model)

Number of distinct sample moments: 153
Number of distinct parameters to be estimated: 43
Degrees of freedom (153 - 43): 110

Result (Default model)

Minimum was achieved
Chi-square = 128.630
Degrees of freedom = 110
Probability level = .108

Group number 1 (Group number 1 - Default model)

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
--	----------	------	------	---	-------

			Estimate	S.E.	C.R.	P	Label
Komitmen	<---	Kualitas_Layanan	.323	.075	4.313	***	
Kepercayaan	<---	Kualitas_Layanan	.341	.127	2.685	.007	
Loyalitas	<---	Kualitas_Layanan	.341	.102	3.333	***	
Loyalitas	<---	Kepercayaan	.108	.051	2.130	.033	
Loyalitas	<---	Komitmen	.726	.201	3.618	***	
Tg	<---	Kualitas_Layanan	1.000				
Rel	<---	Kualitas_Layanan	1.110	.095	11.727	***	
Res	<---	Kualitas_Layanan	.973	.087	11.198	***	
Ass	<---	Kualitas_Layanan	1.168	.101	11.588	***	
Emp	<---	Kualitas_Layanan	1.000	.089	11.239	***	
Ko1	<---	Komitmen	1.000				
Ko2	<---	Komitmen	1.686	.313	5.395	***	
Ko3	<---	Komitmen	1.545	.285	5.417	***	
T1	<---	Kepercayaan	1.000				
T2	<---	Kepercayaan	1.025	.080	12.826	***	
T3	<---	Kepercayaan	.691	.074	9.379	***	
T4	<---	Kepercayaan	1.035	.077	13.473	***	
T5	<---	Kepercayaan	.890	.074	12.027	***	
L1	<---	Loyalitas	1.000				
L2	<---	Loyalitas	.885	.048	18.631	***	
L3	<---	Loyalitas	.243	.067	3.600	***	
L4	<---	Loyalitas	.164	.081	2.031	.042	

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
Komitmen	<---	Kualitas_Layanan	.497
Kepercayaan	<---	Kualitas_Layanan	.212
Loyalitas	<---	Kualitas_Layanan	.268
Loyalitas	<---	Kepercayaan	.136
Loyalitas	<---	Komitmen	.371
Tg	<---	Kualitas_Layanan	.730
Rel	<---	Kualitas_Layanan	.846
Res	<---	Kualitas_Layanan	.808
Ass	<---	Kualitas_Layanan	.836
Emp	<---	Kualitas_Layanan	.811
Ko1	<---	Komitmen	.466
Ko2	<---	Komitmen	.722
Ko3	<---	Komitmen	.733
T1	<---	Kepercayaan	.828
T2	<---	Kepercayaan	.807

		Estimate
T3	<--- Kepercayaan	.633
T4	<--- Kepercayaan	.839
T5	<--- Kepercayaan	.769
L1	<--- Loyalitas	1.008
L2	<--- Loyalitas	.907
L3	<--- Loyalitas	.240
L4	<--- Loyalitas	.145

Covariances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
e16 <--> e17	.188	.034	5.526	***	
e16 <--> Kualitas_Layanan	.148	.029	5.134	***	
e17 <--> Kualitas_Layanan	.158	.034	4.723	***	
e7 <--> e16	.067	.023	2.959	.003	

Correlations: (Group number 1 - Default model)

	Estimate
e16 <--> e17	.450
e16 <--> Kualitas_Layanan	.491
e17 <--> Kualitas_Layanan	.446
e7 <--> e16	.211

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Kualitas_Layanan	.257	.044	5.810	***	
z1	.082	.028	2.956	.003	
z2	.634	.092	6.857	***	
z3	.269	.035	7.769	***	
e1	.224	.025	8.887	***	
e2	.126	.017	7.553	***	
e3	.129	.016	8.165	***	
e4	.151	.020	7.742	***	
e5	.133	.016	8.127	***	
e6	.391	.043	9.062	***	
e7	.284	.047	6.019	***	
e8	.224	.038	5.825	***	
e9	.304	.041	7.349	***	
e10	.373	.048	7.730	***	
e11	.473	.051	9.191	***	

	Estimate	S.E.	C.R.	P	Label
e12	.299	.042	7.119	***	
e13	.363	.044	8.250	***	
e14	-.006	.018	-.346	.729	
e15	.070	.016	4.466	***	
e16	.356	.038	9.491	***	
e17	.490	.052	9.513	***	

Matrices (Group number 1 - Default model)

Total Effects (Group number 1 - Default model)

	Kualitas_Layanan	Kepercayaan	Komitmen	Loyalitas
Kepercayaan	.341	.000	.000	.000
Komitmen	.323	.000	.000	.000
Loyalitas	.613	.108	.726	.000
L4	.100	.018	.119	.164
L3	.149	.026	.176	.243
L2	.542	.095	.643	.885
L1	.613	.108	.726	1.000
T5	.303	.890	.000	.000
T4	.352	1.035	.000	.000
T3	.235	.691	.000	.000
T2	.349	1.025	.000	.000
T1	.341	1.000	.000	.000
Ko3	.499	.000	1.545	.000
Ko2	.545	.000	1.686	.000
Ko1	.323	.000	1.000	.000
Emp	1.000	.000	.000	.000
Ass	1.168	.000	.000	.000
Res	.973	.000	.000	.000
Rel	1.110	.000	.000	.000
Tg	1.000	.000	.000	.000

Standardized Total Effects (Group number 1 - Default model)

	Kualitas_Layanan	Kepercayaan	Komitmen	Loyalitas
Kepercayaan	.212	.000	.000	.000
Komitmen	.497	.000	.000	.000
Loyalitas	.481	.136	.371	.000
L4	.070	.020	.054	.145
L3	.116	.033	.089	.240
L2	.436	.123	.337	.907

	Kualitas_Layanan	Kepercayaan	Komitmen	Loyalitas
L1	.485	.137	.374	1.008
T5	.163	.769	.000	.000
T4	.178	.839	.000	.000
T3	.134	.633	.000	.000
T2	.171	.807	.000	.000
T1	.175	.828	.000	.000
Ko3	.364	.000	.733	.000
Ko2	.358	.000	.722	.000
Ko1	.232	.000	.466	.000
Emp	.811	.000	.000	.000
Ass	.836	.000	.000	.000
Res	.808	.000	.000	.000
Rel	.846	.000	.000	.000
Tg	.730	.000	.000	.000

Direct Effects (Group number 1 - Default model)

	Kualitas_Layanan	Kepercayaan	Komitmen	Loyalitas
Kepercayaan	.341	.000	.000	.000
Komitmen	.323	.000	.000	.000
Loyalitas	.341	.108	.726	.000
L4	.000	.000	.000	.164
L3	.000	.000	.000	.243
L2	.000	.000	.000	.885
L1	.000	.000	.000	1.000
T5	.000	.890	.000	.000
T4	.000	1.035	.000	.000
T3	.000	.691	.000	.000
T2	.000	1.025	.000	.000
T1	.000	1.000	.000	.000
Ko3	.000	.000	1.545	.000
Ko2	.000	.000	1.686	.000
Ko1	.000	.000	1.000	.000
Emp	1.000	.000	.000	.000
Ass	1.168	.000	.000	.000
Res	.973	.000	.000	.000
Rel	1.110	.000	.000	.000
Tg	1.000	.000	.000	.000

Standardized Direct Effects (Group number 1 - Default model)

	Kualitas_Layanan	Kepercayaan	Komitmen	Loyalitas
Kepercayaan	.212	.000	.000	.000
Komitmen	.497	.000	.000	.000
Loyalitas	.268	.136	.371	.000
L4	.000	.000	.000	.145
L3	.000	.000	.000	.240
L2	.000	.000	.000	.907
L1	.000	.000	.000	1.008
T5	.000	.769	.000	.000
T4	.000	.839	.000	.000
T3	.000	.633	.000	.000
T2	.000	.807	.000	.000
T1	.000	.828	.000	.000
Ko3	.000	.000	.733	.000
Ko2	.000	.000	.722	.000
Ko1	.000	.000	.466	.000
Emp	.811	.000	.000	.000
Ass	.836	.000	.000	.000
Res	.808	.000	.000	.000
Rel	.846	.000	.000	.000
Tg	.730	.000	.000	.000

Indirect Effects (Group number 1 - Default model)

	Kualitas_Layanan	Kepercayaan	Komitmen	Loyalitas
Kepercayaan	.000	.000	.000	.000
Komitmen	.000	.000	.000	.000
Loyalitas	.271	.000	.000	.000
L4	.100	.018	.119	.000
L3	.149	.026	.176	.000
L2	.542	.095	.643	.000
L1	.613	.108	.726	.000
T5	.303	.000	.000	.000
T4	.352	.000	.000	.000
T3	.235	.000	.000	.000
T2	.349	.000	.000	.000
T1	.341	.000	.000	.000
Ko3	.499	.000	.000	.000
Ko2	.545	.000	.000	.000
Ko1	.323	.000	.000	.000
Emp	.000	.000	.000	.000
Ass	.000	.000	.000	.000

	Kualitas_Layanan	Kepercayaan	Komitmen	Loyalitas
Res	.000	.000	.000	.000
Rel	.000	.000	.000	.000
Tg	.000	.000	.000	.000

Standardized Indirect Effects (Group number 1 - Default model)

	Kualitas_Layanan	Kepercayaan	Komitmen	Loyalitas
Kepercayaan	.000	.000	.000	.000
Komitmen	.000	.000	.000	.000
Loyalitas	.213	.000	.000	.000
L4	.070	.020	.054	.000
L3	.116	.033	.089	.000
L2	.436	.123	.337	.000
L1	.485	.137	.374	.000
T5	.163	.000	.000	.000
T4	.178	.000	.000	.000
T3	.134	.000	.000	.000
T2	.171	.000	.000	.000
T1	.175	.000	.000	.000
Ko3	.364	.000	.000	.000
Ko2	.358	.000	.000	.000
Ko1	.232	.000	.000	.000
Emp	.000	.000	.000	.000
Ass	.000	.000	.000	.000
Res	.000	.000	.000	.000
Rel	.000	.000	.000	.000
Tg	.000	.000	.000	.000

Notes for Model (Group number 1 - Default model)

The following variances are negative. (Group number 1 - Default model)

e14
-.006

Notes for Group/Model (Group number 1 - Default model)

This solution is not admissible.

Modification Indices (Group number 1 - Default model)

Covariances: (Group number 1 - Default model)

		M.I.	Par Change
e12	<--> z3	5.055	-.053
e10	<--> e16	4.465	.050
e6	<--> z3	8.247	.070
e4	<--> e15	4.014	-.016
e4	<--> e14	6.246	.019
e3	<--> e15	7.703	.020
e3	<--> e14	5.822	-.017
e3	<--> e13	8.052	-.052
e2	<--> z1	8.264	-.029

Variances: (Group number 1 - Default model)

M.I.	Par Change
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Regression Weights: (Group number 1 - Default model)

		M.I.	Par Change
T5	<--- Res	8.801	-.225
T2	<--- L3	4.446	.156
Ko1	<--- Loyalitas	6.846	.185
Ko1	<--- L2	8.717	.215
Ko1	<--- L1	7.015	.190
Rel	<--- Komitmen	5.507	-.232
Rel	<--- Ko2	5.507	-.087

Minimization History (Default model)

Iteration	Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	NTries	Ratio
0	e	10	-.848	9999.000	1966.869	0	9999.000
1	e*	7	-.504	3.300	991.326	20	.302
2	e*	2	-.089	1.423	349.421	4	.896
3	e	1	-.085	.154	306.873	7	.668
4	e	0	986.711	.807	181.333	9	.897
5	e	0	409.016	1.028	165.140	2	.000
6	e	0	589.359	.585	132.463	1	.974
7	e	0	1051.513	.176	128.763	1	1.091
8	e	0	1319.893	.062	128.631	1	1.041

Iteration	Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	N Tries	Ratio
9	0	1301.671		.009	128.630	1	1.009
10	0	1307.276		.000	128.630	1	1.000

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	43	128.630	110	.108	1.169
Saturated model	153	.000	0		
Independence model	17	1987.279	136	.000	14.612

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.033	.930	.903	.669
Saturated model	.000	1.000		
Independence model	.205	.332	.248	.295

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.935	.920	.990	.988	.990
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.809	.756	.801
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	18.630	.000	51.037
Saturated model	.000	.000	.000
Independence model	1851.279	1710.802	1999.139

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.646	.094	.000	.256
Saturated model	.000	.000	.000	.000
Independence model	9.986	9.303	8.597	10.046

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.029	.000	.048	.965
Independence model	.262	.251	.272	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	214.630	223.183	356.458	399.458
Saturated model	306.000	336.431	810.643	963.643
Independence model	2021.279	2024.661	2077.351	2094.351

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	1.079	.985	1.241	1.122
Saturated model	1.538	1.538	1.538	1.691
Independence model	10.157	9.451	10.900	10.174

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	210	229
Independence model	17	18

Execution time summary

Minimization:	.015
Miscellaneous:	1.529
Bootstrap:	.000
Total:	1.544