

DAFTAR PUSTAKA

- Al Fawzan, M.A. (2005), "Assessing Service Quality in a Saudi Bank," *International Journal of Quality and Reliability Management*, Vol 18, pp. 101-115.
- Othman, A.Q and Owen. L (2001), "Adopting and Measuring Customer Service Quality (SQ) in Islamic Banks: A Case Study in Kuwait Finance House," *International Journal of Islamic Financial Services*, Vol 3, No 1.
- Baraba, A. (1999), "Prinsip Dasar Operasional Perbankan Syariah," *Buletin Ekonomi dan Moneter Perbankan*. h. 1-7.
- Baron, R.M and Kenny, D.A. (1985), "The Moderator-Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and Statistical Consideration," *Journal of Personality and Social Psychology*, Vol 51, No 6, pp. 1173-1182.
- Bloomer, J and Ruyter, K.D (1997), "On The Relationship Between Store Image , Store Satisfaction and Store Loyalty," *European Journal of Marketing*, Vol 32, N0 5/6, pp. 499-513
- Boshoff, C. and Gray, B. (2004), "The Relationships Between Service Quality, Customer Satisfaction and Buying Intentions in The Private Hospital Industry," *Journal of Marketing Research*, Vol 35, No 4, pp. 27-37.
- Cadotte. E.R; Robert B.W; and Roger L.J. (1987), "Expectation and Norms in Models of Consumer Satisfaction," *Journal of Marketing Research*, Vol XXIV, pp. 305-14.
- Calik, N. and Balta, F.N. (2006),"Consumer Satisfaction and Loyalty Derived from The Perceived Quality of Individual Banking Services: A Field Study in Eskisehir from Turkey," *Journal of Financial Services*, Vol 10, No 4, pp. 135-149.
- Chang-Hsi Yu, Y.D., Hsiu-Chen, C., and Huang, Gow-Liang. (2006), "A Study of Service Quality, Customer Satisfaction and Loyalty in Taiwanese Leisure

- Industry,” *The Journal of American Academy of Business*, Vol 9, No 1, pp. 126-132.
- Cooper, D.R. and Schindler, P.S. (2008), *Business Research Methods*, 10th ed. NY: Mc Graw-Hill Companies, Inc.
- Darsono, L.L dan Dharmmesta, B.S. (2005), “Kontribusi *Involvement* dan *Trust in a Brand* dalam Membangun Loyalitas Pelanggan,” *Jurnal Ekonomi dan Bisnis Indonesia*, Vol 20, No 3, pp. 287-304.
- Dewanto, T.N. (2006), *Pengaruh Kualitas Layanan Terhadap Kepuasan dan Loyalitas Konsumen Travel Agents di Yogyakarta*, Tesis Magister Manajemen Universitas Gadjah Mada (tidak dipublikasikan).
- Dharmmesta, B.S. (1997), *Segi-Segi Penulisan Karya Ilmiah*, ed 3. Yogyakarta: Dharmmesta, B.S. (1999), “Loyalitas Pelanggan: Sebuah Kajian Konseptual Sebagai Panduan Bagi Peneliti,” *Jurnal Ekonomi dan Bisnis Indonesia*, Vol 14, No 3, h. 73-88.
- Dick, A.S. and Basu, K. (1994), “Customer Loyalty: Toward an Integrated Conceptual Framework,” *Journal of the Academy of Marketing Science*, Vol 22, No 2, pp. 99-113.
- Dodds, W.B. and Monroe, K.B. (1984), “The Effect of Brand and Price Information on Subjective Product Evaluation,” *Advances in Consumer Research XII*, Vol 12, pp. 85-90.
- Febrianto, E. (2004), *Analisis Kualitas Layanan terhadap Kepuasan Wajib Pajak dalam Melaporkan SPT di KPP Jayapura*, Tesis Magister Manajemen Universitas Gadjah Mada (tidak dipublikasikan).
- Garvin, D.A. (1983), “Quality on the Line,” *Harvard Business Review*, 61, September-Oktober, pp. 65-73.
- Ghozali, I. (2005), *Aplikasi Analisis Multivariate dengan Program SPSS*, ed 3. Semarang: Badan Penerbit Undip.
- Ghozali, I. (2009), *Ekonometrika*, ed 1. Semarang: Badan Penerbit Undip.
- Hair, J.F; Anderson, R.E; Babin, B; Black, B and Tatham, R.L. (2006), *Multivariate Data Analysis*, 6th ed, Englewood Cliffs, NJ: Prentice Hall, inc.



- Hong, S.C and Goo, Y.J. (2004), "A causal model of customer loyalty in professional service firms: an empirical study," *International Journal of Management*, Vol 21 No 4, pp. 531-540.
- Johns, N; Avci, T; and Karatape, O.M. (2004), "Measuring Service Quality of Travel Agents: Evidence from Northern Cyprus," *The Service Industries Journal*, Vol 24, No 3, pp. 82-100.
- Kim, M; Park, M; Jeong, D. (2004), "The effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile telecommunication services," *Telecommunications Policy*, Vol. 28, pp. 145-159.
- Kotler, P. and Keller, K.L. (2009), *Marketing Management*, 13th ed, Upper Saddle River, NJ: Prentice Hall, Inc.
- Lei, M. and Mac, L. (2005), "Service Quality and Customer Loyalty in A Chinese Context: Does Frequency of Usage Matter," *ANZMAC Conference*, pp. 138-145.
- Lau, G.T. and Lee, S.H. (1999), "Consumers' trust in a brand and the link to brand loyalty," *Journal of Market Focused Management*, Vol 4, No 4, pp. 341-370.
- Mare, Y.A, (2002), *Pengaruh Kualitas Layanan terhadap Kepuasan Pelanggan Rumah Tangga Telkom Vision Cable TV di Surabaya Barat*, Tesis Magister Manajemen Universitas Gadjah Mada (tidak dipublikasikan).
- Oliver, R.L. (1981), "Measurement and Evaluation of Satisfaction Processes in Retail Settings," *Journal of Retailing*, Vol 57, No 3, pp. 25-48.
- Parasuraman, A; Zeithaml, V.A; and Berry L.L. (1985), "A Conceptual Model of Service Quality and its Implications for Future Research," *Journal of Marketing*, Vol 49, pp. 41-50.
- Parasuraman, A; Zeithaml, V.A; and Berry, L.L. (1988), "SERVQUAL": A Multiple Item Scale for Measuring Consumer Perception of Service Quality," *Journal of Retailing*, Vol 64, No 1, pp. 12-40.



- Parasuraman, A; Zeithaml, V.A; and Berry, L.L. (1991), "SERVQUAL": Refinement and Reassessment of The SERVQUAL Scale". *Journal of Retailing*, Vol 67, No 4, pp. 420-450.
- Santosa, S dan Tjiptono, F. (2001), *Riset Pemasaran Konsep dan Aplikasi dengan SPSS*, Jakarta: Penerbit PT Elex Media Komputindo.
- Sekaran, U. (2003), *Research Methods for Business: A Skill Building Approach*, 4th ed, New York: John Willey and Sons, Inc.
- Shafie, S., Azmi Wan, W.N. and Haron, S. (2004), "Adopting and measuring Customer Service Quality in Islamic Banks: A Case Study of Bank Islam Malaysia Berhad," *Journal of Muamalat and Islamic Finance Research*, Vol 1, No 1, pp. 1-12.
- Sudarmanto, R.G. (2005), *Analisis Regresi Linier Ganda dengan SPSS*, ed 1. Yogyakarta: Penerbit Graha Ilmu.
- Suprijono, G. (2002), *Analisis Pengaruh Kualitas Jasa Bongkar Muat Terhadap Kepuasan Pelanggan PT (Persero) Pelabuhan Indonesia III Cabang Tanjung Pesak Divisi Usaha Terminal Serbaguna*, Tesis Magister Manajemen Universitas Gadjah Mada (tidak dipublikasikan).
- Tahir, M.I. and Bakar, A.M.N. (2007), "Service Quality Gap and Customers satisfaction of Commercial Banks in Malaysia," *International Review of Business Research Papers*, Vol 3, No 4, pp. 327-336.
- Tjiptono F. (1999), *Strategi Pemasaran*, Yogyakarta: Penerbit Andi.



UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.

Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

LAMPIRAN 1



Lampiran 1:
UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

Kuisisioner Penelitian

Pengantar Kuisisioner

Dengan hormat,

Saya adalah mahasiswa Magister Manajemen Universitas Gadjah Mada Yogyakarta. Saat ini sedang melakukan penelitian dalam rangka penulisan tesis mengenai “Analisis Pengaruh Kualitas Layanan Terhadap Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.”

Berkaitan dengan hal tersebut, saya memohon kesediaan saudara/i, meluangkan waktu untuk mengisi kuisisioner ini. Kuisisioner ini adalah salah satu sarana untuk memperoleh data yang diperlukan untuk penulisan tesis. Jawaban yang saudara/i berikan tidak akan dinilai benar atau salah. Semua informasi yang anda berikan dijamin kerahasiaannya.

Atas kesediaan saudara/i saya ucapkan terima kasih.

Hormat saya,

Hafizh Rahman

Mahasiswa MM UGM



Kuisisioner

Nama :

Gender :

1. Laki-laki
2. Perempuan

Usia :

1. 18-27
2. 28-37
3. 38-47
4. 48-57
5. 58-67

Pendidikan terakhir :

1. SD
2. SMP
3. SMA
4. S1
5. S2
6. S3

Pekerjaan :

1. Pelajar
2. Mahasiswa
3. PNS
4. Karyawan perusahaan swasta
5. Wiraswasta
6. Lain-lain :

Daerah asal :



Petunjuk Pengisian

Dalam mengisi kuisisioner ini, berikan tanda silang pada jawaban yang dipilih. Dibawah ini adalah petunjuk pengisian dalam mengisi kuisisioner. Keterangan untuk skala dalam kuisisioner, yaitu:

1. Sangat Tidak Setuju
2. Tidak Setuju
3. Netral
4. Setuju
5. Sangat Setuju

Jawablah pertanyaan dibawah ini mengenai Persepsi Anda atas Kinerja Bank Muamalat Tbk, dengan memberi tanda silang (x) pada kolom jawaban yang telah tersedia.

No	Daftar Pertanyaan	Penilaian
<i>Tangible</i>		
1	Gedung yang dimiliki oleh Bank Muamalat dapat memberikan kenyamanan dalam bertransaksi kepada nasabah	1 2 3 4 5
2	Kelengkapan fasilitas yang dimiliki Bank Muamalat dapat memberikan kenyamanan kepada nasabah	1 2 3 4 5
3	Penampilan karyawan Bank Muamalat dapat memberikan kenyamanan kepada nasabah	1 2 3 4 5
4	Bank Muamalat selalu melakukan promosi produk perbankan syariah kepada nasabah	1 2 3 4 5
<i>Reliability</i>		
5	Bank Muamalat telah menjalankan prinsip-prinsip perbankan syariah dengan baik	1 2 3 4 5
6	Karyawan Bank Muamalat dapat memecahkan masalah nasabah dengan cepat dan tepat	1 2 3 4 5
7	Karyawan Bank Muamalat selalu memberikan pelayanan pada saat yang tepat kepada nasabah	1 2 3 4 5
8	Karyawan Bank Muamalat selalu memberikan pelayanan tepat waktu kepada nasabah	1 2 3 4 5
9	Bank Muamalat tidak pernah melakukan salah pencatatan	1 2 3 4 5
<i>Responsiveness</i>		
10	Karyawan Bank Muamalat akan mengkonfirmasi tepat waktu setelah pelayanan dilakukan	1 2 3 4 5
11	Karyawan Bank Muamalat akan memberikan pelayanan dengan segera kepada nasabah	1 2 3 4 5
12	Karyawan Bank Muamalat selalu bersedia menolong nasabah	1 2 3 4 5
13	Karyawan Bank Muamalat tidak menunjukkan kesan sibuk dalam menyambut nasabah	1 2 3 4 5



Assurance

14	Bank Muamalat menanamkan kepercayaan kepada karyawannya	1	2	3	4	5
15	Nasabah merasa aman dengan transaksi yang mereka lakukan di Bank Muamalat	1	2	3	4	5
16	Karyawan Bank Muamalat bersikap sopan dan ramah kepada nasabah	1	2	3	4	5
17	Karyawan Bank Muamalat mempunyai pengetahuan yang memadai	1	2	3	4	5

Empathy

18	Bank Muamalat dalam memberikan pelayanan kepada nasabah tidak memandang status sosial	1	2	3	4	5
19	Bank Muamalat akan menyediakan waktu yang nyaman sesuai kebutuhan nasabah	1	2	3	4	5
20	Karyawan Bank Muamalat mampu memberikan perhatian yang bersifat pribadi kepada nasabah	1	2	3	4	5
21	Bank Muamalat akan mengetahui minat dan kemauan nasabah	1	2	3	4	5
22	Bank Muamalat akan mengerti kebutuhan khusus dari nasabah	1	2	3	4	5

Satisfaction

23	Saya merasa puas dengan pelayanan petugas parkir Bank Muamalat	1	2	3	4	5
24	Saya merasa puas dengan pelayanan teller Bank Muamalat	1	2	3	4	5
25	Saya merasa puas dengan kecepatan dan ketepatan teller Bank Muamalat	1	2	3	4	5
26	Saya merasa puas dengan penampilan petugas <i>customer service</i> Bank Muamalat.	1	2	3	4	5
27	Saya merasa puas dengan alur proses layanan Bank Muamalat	1	2	3	4	5
28	Saya merasa puas dengan penjelasan informasi yang diberikan oleh <i>customer service</i> Bank Muamalat	1	2	3	4	5
29	Saya merasa puas dengan kecepatan pelayanan <i>customer service</i> Bank Muamalat.	1	2	3	4	5
30	Saya merasa puas dengan kenyamanan ruang tunggu Bank Muamalat.	1	2	3	4	5
31	Saya merasa puas dengan kebersihan ruang tunggu Bank Muamalat.	1	2	3	4	5
32	Saya merasa puas dengan proses antrian pada Bank Muamalat	1	2	3	4	5
33	Saya merasa puas dengan kebersihan toilet Bank Muamalat	1	2	3	4	5
34	Saya merasa puas dengan kelengkapan bahan bacaan atau brosur di Bank Muamalat	1	2	3	4	5



Loyalty

		1	2	3	4	5
35	Saya akan memberikan waktu ekstra untuk bertransaksi di Bank Muamalat					
36	Saya akan selalu menabung di Bank Muamalat					
37	Ketika saya akan menabung saya hanya menabung di Bank Muamalat					
38	Saya akan merekomendasikan Bank Muamalat kepada teman ataupun kerabat					



UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.

Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

LAMPIRAN 2



Matrices																				
pa1	Empat2	Empat3	Empat4	Empat5	Serie1	Serie2	Serie3	Serie4	Serie5	Serie6	Serie7	Serie8	Serie9	Serie10	Serie11	Serie12	Loyal1	Loyal2	Loyal3	Loyal4
004	-002	-010	002	-002	-012	-002	000	-002	005	005	005	001	-009	-004	-5.384E-5	-002	004	-9.225E-5	006	-006
008	006	008	004	-006	-001	005	-004	005	-005	-005	-000	-003	005	002	002	005	-005	-005	-007	005
-008	-009	-006	-005	007	002	-007	006	-008	006	007	007	003	-007	000	-003	-006	007	004	008	-007
004	011	006	000	-004	-011	005	000	005	006	000	-003	-005	002	006	001	004	010	007	-010	003
007	007	005	004	-006	-003	007	-004	004	-004	-004	-003	-004	005	000	002	005	-003	-003	-008	005
-005	-004	-004	-003	004	000	-004	003	-003	003	004	004	002	-004	000	-001	-004	004	003	005	-004
005	003	004	004	004	-002	005	-004	004	003	-003	-004	-003	005	008	002	004	-004	-005	005	004
-004	-005	-003	-003	004	003	-003	002	-003	003	003	003	002	-003	-001	-001	-003	002	002	005	-003
012	012	006	006	-010	-008	010	-007	010	-008	-008	-008	-005	006	008	003	009	-003	-005	-012	006
-004	-002	-007	-005	005	000	-008	006	-004	003	005	002	004	-008	004	-002	-005	008	010	007	-005
001	008	009	000	-001	-005	004	-001	005	-005	-001	-005	-005	006	013	001	005	004	001	-010	004
-003	-002	-002	-002	002	001	-002	002	-002	002	002	002	001	-002	000	000	-002	001	001	003	-002
004	004	003	003	-003	000	003	-002	003	-003	-003	-003	-001	003	000	001	003	-003	-003	004	002
-008	-005	-004	-003	005	003	-005	003	-004	004	003	004	002	-004	-002	-002	-004	003	004	005	-003
-008	-008	-004	-004	006	005	-005	003	-005	005	005	004	003	-003	-002	-002	-005	000	-002	007	-004
-002	-007	-010	001	004	004	-013	004	-005	004	-001	005	007	-004	-005	-002	-004	-002	-004	008	-007
004	-003	-006	005	-003	004	000	-002	000	000	-003	-002	003	008	-006	001	6.313E-5	013	-009	004	000
012	010	002	005	-009	-003	005	-004	005	-005	-008	-005	-001	004	000	003	005	008	-003	-006	005
010	017	007	004	-008	-005	006	-003	007	-008	-006	-008	-004	004	005	002	006	000	005	-009	006
002	007	013	002	-003	001	008	-004	005	-005	-004	-000	-006	009	003	002	005	-001	-002	-010	007
006	004	002	005	-005	000	003	-003	003	-003	-005	-004	008	004	-004	002	003	-007	-005	-003	004
-009	-008	-003	-005	008	003	-006	004	-005	005	005	005	002	004	000	-002	-005	005	003	006	-005
-003	-005	001	000	003	025	-003	-001	-004	001	-002	001	003	006	-008	000	-003	-012	-007	006	001
005	006	008	003	-005	-003	014	-005	005	-004	-004	-006	-005	007	001	002	006	-003	-003	-006	006
-004	-003	-004	-003	004	-001	-005	005	-003	003	004	004	002	-005	001	-002	-004	006	008	004	-004
005	007	005	003	-005	-004	005	-003	008	-008	-004	-005	-003	005	005	002	005	-001	-002	-008	004
005	-009	-005	-003	005	001	-004	003	-008	006	004	005	002	-005	-006	-002	-005	003	002	007	-004
-006	-006	-004	-005	005	-002	-004	004	-004	004	010	005	001	-006	004	-002	-004	004	005	005	-005
-005	-005	-006	-004	005	001	-008	004	-005	005	005	007	003	-006	-001	-002	-005	005	004	007	-005
-001	-004	-006	000	002	003	-005	002	-003	002	001	003	004	-004	-002	000	-003	-002	000	006	-003
004	004	009	004	-004	003	007	-005	005	-005	-008	-008	-004	012	-001	002	005	-007	-008	-008	007
000	005	003	-004	000	-008	001	-001	005	-008	004	-001	-002	-001	024	-5.180E-5	004	006	002	-005	-002
003	002	002	002	002	000	002	-002	002	-002	-002	-002	006	002	-5.180E-5	001	002	-002	-001	-002	002
005	005	005	003	-005	-003	006	-004	005	-005	-004	-005	-003	005	004	002	005	-003	-004	-007	004
-006	000	-001	-007	005	-012	-003	008	-001	003	008	006	-002	-007	008	-002	-003	023	015	-002	-005
-003	005	-002	-005	003	-007	-003	006	-002	002	004	004	009	-008	002	-001	-004	015	023	001	-003
-008	-009	-010	-003	005	005	-008	004	-008	007	005	007	006	-008	-005	-002	-007	-002	001	013	-007
005	008	007	004	-005	001	008	-004	004	-004	-005	-006	-003	007	-002	002	004	-006	-003	-007	007
187	-067	-415	140	-123	-336	081	033	-113	270	252	274	097	-380	-127	-009	-140	107	-003	242	-323
685	586	856	730	-746	-107	586	-783	874	-831	-705	-890	-576	731	147	899	924	-414	-433	-818	797
-742	-663	-568	-788	810	117	-588	867	-772	753	757	885	478	-871	818	-890	-800	458	258	862	-856
321	708	442	078	-368	-562	344	-083	887	-584	-119	-284	-061	160	447	375	525	550	470	-752	292
595	814	586	856	-785	-202	871	-719	858	-528	-504	-704	-664	513	-073	852	735	-285	-228	-851	741
-781	-588	-584	-822	856	034	-644	791	-770	746	675	883	517	-708	045	-951	-858	502	414	714	-837
848	385	534	775	-750	-189	681	-839	735	-573	-526	-777	-835	847	-039	890	853	-376	-554	-715	704
-020	-747	-516	-758	873	342	-604	663	-002	806	578	798	810	-561	-164	-918	-923	235	262	786	-707
779	874	407	826	-805	-416	824	-678	898	-773	-425	-887	-581	429	279	873	893	-156	-222	-769	561
-356	-113	-531	-587	454	-844	-858	823	-471	327	483	892	542	-876	210	-706	-827	441	592	586	-687
044	469	846	-088	-101	-244	291	-141	832	-625	-107	846	-607	415	640	232	567	219	862	-685	411
-008	-751	-628	-738	860	195	-655	770	-008	831	856	838	637	-651	-136	-943	-833	311	287	814	-788
783	821	557	850	-861	-086	647	-829	790	-742	-770	-858	529	891	-074	871	861	-480	-389	722	819
-002	-633	-485	-744	853	298	-855	793	-867	737	509	752	600	-549	-164	-824	-923	303	394	735	-680
-789	-003	-394	-556	811	433	-512	458	-778	689	541	583	526	-311	-128	-794	-734	-048	-150	708	-542
-080	-206	-485	085	281	138	-587	320	-324	282	-067	340	821	-218	-181	-381	-304	-080	-146	414	-427
331	-198	-448	549	-320	221	-050	-296	-004	051	-271	-177	485	-074	-346	280	007	-716	-498	336	-035
584	876	188	772	-876	-191	410	-588	848	-612	-594	-578	-206	302	-052	807	687	-363	-155	-443	502
876	584	458	381	-701	-252	382	-311	731	-752	-454	-556	-481	315	253	838	637	020	251	-630	575
189	456	859	191	-329	042	590	-516	803	-573	-381	-822	-804	730	198	509	839	-060	-146	-785	780
772	381	191	579	-808	-070	381	-688	525	-469	-735	-893	-164	475	-329	818	628	-813	-508	-402	601
-876	-701	-328	-808	545	206	-573	951	-722	684	583	703	398	-418	811	-911	-755	373	207	541	-826
-191	-252	042	-070	206	859	-155	-008	-324	006	-148	065	350	-356	-310	-291	-151	-478	-287	343	966
410	382	590	381	-573	-155	851	-786	581	-483	-318	-502	-717	583	035	707	644	-142	-183	-615	853
-089	-311	-518	-868	851	-098	-788	585	-831	523	586	637	485	-732	099	-813	-744	548	-593	531	-855
848	731	803	575	-722	-324	581	-831	484	-917	-492	-728	-854	589	428	814	803	-113	-181	-869	823
-812	-752	-573	-489	664	090	-483	523	-817	579	531	728	483	-589	-453	-738	-843	228	-145	753	-618
-584	-454	-381	-735	583	-148	-316	586	-482	531	883	810	118	-581	287	-877	788	788	267	435	-630
-578	-558	-822	-863	703	055	-582	837	-728	728	810	554	551	-870	-087	-844	-782	448	347	722	-871
-208	-481	584	-164	396	350	-717	485	765	483	118	551	842	-544	-245	-553	-856	-234	021	842	-856
302	315	738	475	-418	355	583	-732	599	-589	-581	-870	-544	649	-070						



Communalities

	Initial	Extraction
Tang1	1.000	.753
Tang2	1.000	.690
Tang3	1.000	.783
Tang4	1.000	.678
Reliab1	1.000	.793
Reliab2	1.000	.805
Reliab3	1.000	.765
Reliab4	1.000	.734
Reliab5	1.000	.685
Respon1	1.000	.793
Respon2	1.000	.756
Respon3	1.000	.795
Respon4	1.000	.814
Assur1	1.000	.796
Assur2	1.000	.803
Assur3	1.000	.794
Assur4	1.000	.866
Empat1	1.000	.750
Empat2	1.000	.788
Empat3	1.000	.825
Empat4	1.000	.821
Empat5	1.000	.847
Satis1	1.000	.746
Satis2	1.000	.862
Satis3	1.000	.894
Satis4	1.000	.725
Satis5	1.000	.825
Satis6	1.000	.853
Satis7	1.000	.851
Satis8	1.000	.847
Satis9	1.000	.833
Satis10	1.000	.790
Satis11	1.000	.899
Satis12	1.000	.792
Loyal1	1.000	.718
Loyal2	1.000	.745
Loyal3	1.000	.773
Loyal4	1.000	.825

Extraction Method: Principal
Component Analysis.



Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	26.228	69.021	69.021	26.228	69.021	69.021
2	1.521	4.003	73.024	1.521	4.003	73.024
3	1.318	3.469	76.493	1.318	3.469	76.493
4	1.049	2.761	79.253	1.049	2.761	79.253
5	.890	2.343	81.597			
6	.728	1.915	83.511			
7	.673	1.770	85.281			
8	.646	1.700	86.981			
9	.534	1.406	88.387			
10	.517	1.360	89.747			
11	.471	1.241	90.987			
12	.431	1.133	92.120			
13	.382	1.006	93.126			
14	.345	.908	94.034			
15	.283	.744	94.779			
16	.260	.685	95.464			
17	.239	.628	96.092			
18	.221	.582	96.674			
19	.193	.507	97.181			
20	.169	.446	97.627			
21	.161	.423	98.050			
22	.142	.373	98.423			
23	.116	.305	98.728			
24	.108	.283	99.011			
25	.088	.233	99.244			
26	.066	.174	99.418			
27	.053	.138	99.556			
28	.047	.124	99.680			
29	.036	.094	99.775			
30	.027	.070	99.845			
31	.017	.046	99.890			
32	.013	.033	99.923			
33	.012	.031	99.954			
34	.007	.018	99.973			
35	.005	.013	99.986			
36	.003	.009	99.995			
37	.002	.005	100.000			
38	.000	.000	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix^a

	Component			
	1	2	3	4
Tang1	.860	-.052	.104	-.033
Tang2	.818	-.143	-.002	.032
Tang3	.826	-.098	-.001	-.303
Tang4	.760	.250	.151	.125
Reliab1	.834	-.233	.175	-.115
Reliab2	.891	.035	-.098	.003
Reliab3	.829	.038	-.114	.253
Reliab4	.812	.064	-.022	.264
Reliab5	.549	.433	.325	-.301
Respon1	.785	-.297	.134	.265
Respon2	.864	.099	.002	-.014
Respon3	.858	-.112	.211	-.046
Respon4	.858	-.183	.199	.060
Assur1	.868	-.082	.124	-.140
Assur2	.870	-.117	.081	-.162
Assur3	.845	-.103	.116	-.237
Assur4	.805	-.401	.050	.233
Empat1	.834	-.227	.051	-.024
Empat2	.792	.056	-.272	.291
Empat3	.881	.207	-.079	.016
Empat4	.834	.299	-.074	.174
Empat5	.850	.203	-.036	.286
Satis 1	.776	.374	.058	-.018
Satis 2	.887	.091	-.252	.061
Satis 3	.878	.217	-.260	-.093
Satis 4	.794	-.075	-.034	-.296
Satis 5	.878	.039	-.176	-.148
Satis 6	.907	.045	-.146	.087
Satis 7	.881	.021	-.253	-.096
Satis 8	.872	.074	-.277	-.075
Satis 9	.878	-.174	-.174	-.031
Satis 10	.865	-.083	-.176	-.067
Satis 11	.905	.199	-.151	-.133
Satis 12	.795	-.034	.359	.174
Loyal1	.774	-.223	.202	.169
Loyal2	.837	-.116	.174	-.015
Loyal3	.496	.486	.532	.086
Loyal4	.873	-.161	.012	-.195

Extraction Method: Principal Component Analysis.

a. 4 components extracted.



Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.682
Bartlett's Test of Sphericity	1985.420
df	666
Sig.	.000

		Tang1	Tang2	Tang3	Tang4	Reliab1	Reliab2	Reliab3	Reliab4	Reliab5	Respon1	Respon2	Respon3	Respon4	Assur1	Assur2	Assur3	Assur4
Anti-Image Covariance	Tang1	.050	-.003	-6.478E-5	.008	.010	.000	.007	-.008	.022	.000	-.017	-.003	.002	-.010	-.011	.001	.000
	Tang2	-.003	.017	-.014	-.013	.007	-.000	.006	-.007	.015	-.010	-.004	-.005	.007	-.006	-.004	.004	.01
	Tang3	-6.478E-5	-.014	.019	.008	-.008	.008	-.006	.008	-.013	.008	.006	.005	-.007	.007	.007	-.003	-.011
	Tang4	.009	-.013	.008	.031	-.004	.008	-.008	.001	.001	.018	.007	.002	.002	-.005	.003	-.009	.000
	Reliab1	.010	.007	-.008	-.004	.013	-.005	.008	-.008	.011	-.008	-.009	-.006	.005	-.007	-.007	-.008	.000
	Reliab2	.000	-.008	.006	.006	-.005	.008	-.005	.005	-.010	.008	.008	.003	-.004	.005	.004	.008	-.000
	Reliab3	.007	.006	-.006	-.006	.006	-.005	.008	.005	.012	-.010	-.008	-.003	.005	-.007	-.003	.008	.000
	Reliab4	-.006	-.007	.008	.001	-.008	.005	-.005	.007	-.014	.002	.004	.004	-.004	.007	.007	-.003	-.000
	Reliab5	.022	.015	-.013	.001	.011	-.010	.012	-.014	.048	-.008	-.013	-.008	.008	-.017	-.016	-.002	.01
	Respon1	.000	-.010	.006	.018	-.008	.006	-.010	.002	-.006	.019	.008	.003	-.005	.005	-.003	.006	-.011
	Respon2	-.017	-.004	.006	.007	-.008	.006	-.008	.004	-.013	.009	.032	.003	-.006	.006	.009	.003	-.01
	Respon3	-.003	-.005	.005	.002	-.005	.003	-.003	.004	-.008	.003	.003	.003	.003	.004	.004	.000	-.000
	Respon4	.002	.007	-.007	-.005	.005	-.004	.005	-.004	.008	-.005	-.008	-.003	.004	-.005	-.004	-5.734E-5	.000
	Assur1	-.010	-.008	.007	.003	-.007	.005	-.007	.007	-.017	.005	.006	.004	-.005	.009	.006	.000	-.000
	Assur2	-.011	-.004	.007	-.006	-.007	.004	-.003	.007	-.016	-.003	.008	.004	-.004	.006	.016	.008	-.000
	Assur3	.001	.004	-.003	.008	-.008	.008	.006	-.003	-.002	.085	.003	.008	-5.734E-5	.008	.000	.043	.000
	Assur4	.004	.012	-.010	-.011	.005	-.008	.008	-.008	.017	-.010	-.011	-.004	.008	-.008	-.004	.002	.01
	Empat1	.009	.009	-.012	.000	.008	-.007	.006	-.008	.021	-.002	-.008	-.000	.006	-.008	-.012	.003	.000
	Empat2	.004	.003	-.008	.013	.007	-.003	-.002	-.007	.014	.008	.002	-.005	.003	-.005	-.014	-.002	.000
	Empat3	-.014	.002	-.002	-.010	.004	.008	.000	.003	-.017	-.004	.008	.008	.000	.003	.007	-.010	-.000
	Empat4	.005	.009	-.006	-.006	.005	-.006	.006	-.005	.008	-.005	-.007	-.003	.004	-.005	-.004	.004	.000
	Empat5	-.007	-.009	.011	.001	-.008	.007	-.008	.007	-.017	.003	.008	.005	-.006	.008	.010	.001	-.000
	Sales1	-.017	.007	-.004	-.016	.001	-.004	.001	.002	-.008	-.007	.000	-.001	.003	.001	.008	.008	.000
	Sales2	.003	.004	-.006	-.006	.008	-.004	.009	-.003	.010	-.010	-.008	-.003	.003	-.006	-.003	-.013	.000
	Sales3	-.002	-.007	.006	.008	-.005	.004	-.009	.003	-.009	.008	.005	.003	-.004	.005	.001	.002	-.000
	Sales4	.007	.012	-.010	.004	.004	-.008	.005	-.009	.025	.001	.002	-.006	.005	-.010	-.008	.002	.000
	Sales5	.004	-.009	.008	-.001	-.001	.004	.000	.005	-.012	-.003	-.005	.004	-.003	.005	.005	-.002	-.000
	Sales6	.004	-.010	.011	.007	-.004	.005	-.003	.004	-.004	.005	.006	.003	-.005	.003	.005	-.007	-.000
	Sales7	.004	-.012	.013	.012	-.008	.007	-.008	.005	-.008	.008	.002	.004	-.005	.005	.002	.002	-.011
	Sales8	-.005	.005	-.004	-.002	-.004	-.002	.000	-.002	.005	.002	-.001	.000	.002	.000	-.003	.013	.000
	Sales9	-.010	.008	-.006	-.015	.003	-.005	.006	-.001	-.003	-.008	.006	-.002	.004	-.002	.004	.002	.000
	Sales10	-.002	-.003	.006	.011	-.008	.004	-.005	.001	.004	.010	.019	.001	.004	.001	.002	-.003	-.000
	Sales11	.002	.004	-.004	-.003	.003	-.003	.003	-.003	.008	-.003	-.004	-.002	.002	-.003	-.003	-.001	.000
	Sales12	.004	.014	-.011	-.007	.007	-.008	.008	-.008	.021	-.006	-.001	-.008	.006	-.011	-.006	.003	.011
	Loyal1	.005	-.017	.016	.019	-.008	.010	-.008	.006	-.012	.013	.008	.005	-.008	.008	.001	-.001	-.01
	Loyal2	.000	-.013	.006	.019	-.004	.008	-.010	.004	-.008	.014	.004	.003	-.005	.007	-.006	-.006	-.01
	Loyal4	-.006	.008	-.012	-.011	.007	-.008	.004	-.003	.000	-.008	-.004	-.003	.005	-.003	.000	-.005	.000
Anti-Image Correlation	Tang1	.880*	-.109	-.002	.236	.395	-.019	.336	-.459	.444	.011	-.410	-.203	.169	-.486	-.393	.026	.15
	Tang2	-.109	.574*	-.760	-.549	.440	-.835	.883	-.856	.508	-.554	-.174	-.774	.838	-.863	-.232	.137	.75
	Tang3	-.002	-.760	.814*	.337	-.479	.811	-.468	.864	-.426	.321	.225	.752	-.810	.567	.406	-.115	-.57
	Tang4	.236	-.549	.337	.893*	-.227	.548	-.572	.000	.017	.771	.209	.230	-.467	.212	-.387	.013	-.59
	Reliab1	.395	.440	-.479	-.227	.875*	-.570	.722	-.850	.455	-.484	-.457	-.761	.700	-.702	-.510	-.324	.36
	Reliab2	-.019	-.835	.811	.549	-.570	.593*	-.726	.715	-.579	.542	.421	.805	-.890	.718	.356	.025	-.79
	Reliab3	.336	.683	-.488	-.572	.722	-.726	.607*	-.678	.589	-.757	-.496	-.710	.767	-.789	-.234	-.015	.78
	Reliab4	-.459	-.658	.684	.008	-.658	.715	-.678	.572*	-.787	.203	.013	.913	-.792	.898	.674	-.165	-.80
	Reliab5	.444	.508	-.426	.017	.455	-.579	.589	-.787	.453*	-.201	-.323	-.730	.599	-.641	-.578	-.034	.64
	Respon1	.011	-.354	.321	.771	-.494	.542	-.757	.203	-.201	.685*	.388	.371	-.582	.402	-.146	.291	-.60
	Respon2	-.410	-.174	.225	.209	-.457	.421	-.465	.301	-.323	.389	.820*	.317	-.510	.378	.392	.085	-.49
	Respon3	-.293	-.774	.752	.230	-.761	.805	-.710	.913	-.730	.371	.317	.568*	-.008	.883	.613	-.009	-.64
	Respon4	.189	.838	-.810	-.467	.700	-.890	.787	-.792	.599	-.582	-.510	-.008	.555*	-.786	-.493	-.004	.77
	Assur1	-.486	-.663	.567	.212	-.702	.718	-.789	.899	-.841	.402	.378	.883	-.786	.606*	.519	-.012	-.65
	Assur2	-.383	-.232	.406	-.387	-.510	.366	-.234	.874	-.578	-.146	.382	.013	-.493	.519	.760*	-.008	-.28
	Assur3	.026	.137	-.115	.013	-.324	.025	-.015	-.165	-.034	.201	.085	-.008	-.004	-.012	-.008	.940*	.07
	Assur4	.151	.753	-.571	-.530	.389	-.793	.708	-.608	.649	-.603	-.489	-.641	.775	-.654	-.265	.072	.611
	Empat1	.338	.567	-.872	-.020	.598	-.708	.529	-.861	.765	-.143	-.410	-.860	.748	-.784	-.751	.114	.56
	Empat2	.113	-.157	-.404	.458	.346	-.256	-.119	-.523	.382	.379	.065	-.528	.309	-.323	-.651	-.054	.02
	Empat3	-.369	.080	-.085	-.312	.180	-.039	-.028	.236	-.439	-.185	.246	-.015	.910	.153	.325	-.288	-.31
	Empat4	.267	.761	-.769	-.452	.567	-.834	.762	-.700	.541	-.489	-.528	-.773	.884	-.721	-.419	.277	.79
	Empat5	-.311	-.628	.717	.068	-.879	.801	-.818	.886	-.723	.373	.455	.858	-.809	.789	.721	.048	-.63
	Sales1	-.060	.373	-.178	-.322	.030	-.321	.085	.120	-.253	-.308	-.008	-.155	.248	.074	.286	-.005	.11
	Sales2	.008	-.182	-.286	-.228	.452	-.371	.437	-.240	.300	-.478	-.241	-.338	.372	-.379	-.138	-.435	.21
	Sales3	-.116	-.674	.522	.567	-.590	.894	-.775	.508	-.497	.748	.375	.685	-.759	.700	.139	.129	-.59
	Sales4	.202	.571	-.478	.134	.246	-.457	.328	.802	.725	.950	.078	-.892	.501	-.681	-.461	.078	.42
	Sales5	.138	-.589	.488	-.004	-.075	.451	-.078	.519	-.462	-.183	-.215	.571	-.435	.411	.357	-.083	-.32
	Sales6	.168	-.875	.701	.351	-.323	.578	-.341	.425	-.157	.332	.302	.577	-.732	.310	.366	-.302	-.49
	Sales7	.14																



UNIVERSITAS
GADJAH MADA

Analisis pengaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.

Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

Metrics	Empas1	Empas2	Empas3	Empas4	Empas5	Selis1	Selis2	Selis3	Selis4	Selis5	Selis6	Selis7	Selis8	Selis9	Selis10	Selis11	Selis12	Loyal1	Loyal2	Loyal3
1	.008	.004	.014	.005	-.007	-.017	.003	-.002	.007	.004	.004	.004	.005	-.010	-.002	.002	.004	.005	.000	-.008
2	.008	.003	.002	.006	-.009	.007	.004	-.007	.012	-.008	-.010	-.012	.005	.009	-.003	.004	.014	-.017	-.013	.006
0	-.012	-.006	-.002	-.008	.011	-.004	-.006	.006	-.010	.008	.011	.013	-.004	-.008	.008	-.004	-.011	.016	.006	-.012
1	.000	.013	-.010	.008	.001	-.016	-.006	.006	.004	-.001	.007	.012	-.002	-.015	.011	-.003	-.007	.019	.019	-.011
5	.008	.007	.004	.005	-.008	.001	.008	.005	.004	-.001	-.004	-.008	-.004	.003	-.008	.003	.007	-.008	-.004	.007
8	-.007	-.003	.000	-.005	.007	-.004	-.004	.004	-.008	.004	.005	.007	-.002	-.005	.004	-.003	-.006	.010	.006	-.004
6	.005	-.002	.000	.006	-.006	.001	.008	-.008	.000	-.003	-.008	-.008	.000	.005	-.005	.003	.008	-.009	-.010	.004
8	-.009	-.007	.003	-.005	.007	.002	-.003	.003	-.008	.005	.004	.005	-.002	-.001	.001	-.003	-.009	.006	.004	-.003
7	.021	.014	-.017	.008	-.017	-.008	.010	-.008	.025	-.012	-.004	-.009	.005	-.003	.004	.008	.021	.012	-.006	.000
0	-.002	.008	.004	-.005	.003	-.007	-.010	.008	.001	-.003	.005	.008	.002	-.009	.010	-.003	.003	.014	.014	-.004
1	-.008	.002	.006	-.007	.009	.000	-.016	.005	.002	-.005	.008	.002	-.001	.000	.019	-.004	-.001	.006	.004	-.006
4	-.008	-.005	.000	-.003	.005	-.001	-.003	.003	-.008	.004	.003	.004	.000	-.002	.001	-.002	-.008	.005	.003	-.003
6	.008	-.003	.000	.004	-.005	.003	.003	-.004	.005	-.003	-.003	-.005	.002	.004	-.004	.002	.006	-.008	-.005	.005
6	-.008	-.005	.003	-.005	.008	.001	-.008	.005	-.010	.005	.003	-.005	.000	-.002	.001	-.003	-.011	.008	.007	-.003
4	-.012	-.014	.007	-.004	.010	.008	-.003	.001	-.009	.005	.005	.002	-.003	.004	.002	-.003	-.008	.001	-.006	.000
2	.003	-.002	-.010	.004	.001	.000	-.013	.002	.002	-.002	-.007	.002	.013	.002	-.003	-.001	.003	-.001	-.008	.005
5	.009	.000	-.007	.006	-.008	.002	.004	-.008	.000	-.005	-.007	-.010	.008	.003	-.008	.004	.010	-.014	-.010	-.002
9	.015	.012	-.008	.007	-.011	.000	.004	-.005	.011	-.007	-.007	-.008	.005	.001	-.004	.004	.011	-.009	-.002	.004
0	.012	.028	.001	.002	-.010	-.001	.000	.000	.012	-.011	-.005	-.004	.002	-.003	.003	.002	.008	-.001	.010	.004
7	-.006	-.001	.031	-.003	.003	.015	.006	-.003	-.005	.000	-.002	-.002	-.009	.013	.006	.008	.000	-.006	-.003	.011
6	.007	.002	-.003	.006	-.006	.001	.002	-.004	.005	-.003	-.008	-.008	.003	.003	-.006	.003	.006	-.009	-.006	.005
6	-.011	-.010	.003	-.008	.011	.000	-.006	.004	-.010	.006	.005	.007	-.002	-.002	.003	-.004	-.010	.006	.003	-.006
2	.000	-.001	.015	.001	-.008	.029	.002	-.006	-.001	-.006	-.007	-.008	.002	.018	-.007	.000	.002	-.012	-.009	.010
4	.004	.000	.006	.002	-.006	.002	.022	-.008	.003	-2.987E-6	-.001	-.006	-.008	.007	-.004	.003	.006	-.006	-.004	.007
6	-.005	.000	-.003	-.004	.004	-.005	-.006	.007	.005	.002	.004	.004	.008	-.007	.004	-.002	-.007	.009	.006	-.004
6	.011	.012	-.005	.005	-.010	-.001	.003	-.005	.024	-.015	.004	-.008	.005	.001	.010	.003	.016	-.010	-.008	.000
5	-.007	-.011	.000	-.003	.006	-2.987E-6	.002	-.015	.015	.005	.006	-.008	-.008	-.004	-.008	-.002	-.010	.008	.002	-.002
7	-.007	-.005	-.002	-.008	.005	-.007	-.001	.004	-.004	.005	.012	.006	-.009	-.007	.008	-.003	-.005	.010	.004	-.007
6	-.005	-.004	-.003	-.008	.002	-.008	.000	-.006	.006	-.008	-.008	.015	-.002	-.007	.003	-.003	-.006	.014	.008	-.011
6	.006	.002	-.009	.003	-.002	.002	-.006	.004	-.008	-.006	-.006	-.002	.013	.000	.006	.001	.003	.005	-.001	.002
3	.001	-.003	.013	.003	-.002	.018	.007	-.007	.001	-.004	-.007	-.007	.008	.019	-.007	.002	.008	-.013	-.012	.010
6	-.004	.003	.000	-.008	.003	-.007	-.004	.004	.010	-.008	-.006	.003	.000	-.007	.025	-.002	.004	.008	.003	-.009
4	.004	.002	.000	.003	-.004	.000	.003	-.002	.003	-.003	-.003	.001	.002	-.002	-.002	.002	.004	-.004	-.002	.003
0	.011	.008	.000	.008	-.010	.002	.005	-.007	.016	-.010	-.005	-.008	.003	.006	.004	.004	.019	-.014	-.013	.004
4	-.008	-.001	-.005	-.008	.006	-.012	-.008	.009	-.010	.008	.010	.014	-.005	-.013	.006	-.004	-.014	.023	.015	-.012
0	-.002	.010	.003	-.008	.003	-.009	-.004	.006	-.006	.002	.004	.008	-.001	-.012	.003	-.002	-.013	.015	.023	-.005
5	.004	.004	.011	.005	-.005	.010	.007	-.004	.000	-.002	-.007	-.011	-.002	.010	-.008	.003	.004	-.012	-.005	.014
1	338	113	368	267	-.311	-.460	089	-.118	202	138	168	149	-.204	-.315	-.067	244	124	137	-.023	-.222
3	587	157	060	761	-.828	323	182	-.874	571	569	-.575	-.753	368	488	-.128	778	757	870	-.542	520
1	-.872	-.404	-.065	-.789	717	-.178	-.286	522	-.478	488	701	731	-.267	-.422	292	-.782	-.558	737	279	-.713
0	-.020	436	312	-.452	.069	-.522	-.228	567	134	-.064	351	567	-.079	-.604	388	-.359	-.311	723	730	-.548
9	598	346	190	567	-.879	030	452	-.580	246	-.875	-.323	-.444	-.331	178	-.337	777	456	-.439	-.234	517
3	-.709	-.255	-.039	-.834	.801	-.321	-.371	.694	-.457	451	578	758	-.225	-.480	349	-.899	-.706	826	511	-.683
8	529	-.519	-.026	782	-.618	.065	437	-.775	328	-.076	-.341	-.539	-.088	366	-.341	774	666	-.645	-.712	388
8	-.861	-.523	236	-.790	.868	120	-.240	508	-.702	519	425	533	-.184	-.113	.082	-.822	-.775	523	329	-.317
9	765	382	-.439	541	-.723	-.253	300	-.497	725	-.482	-.157	-.321	192	-.104	120	720	712	-.366	-.252	.015
9	-.143	378	-.185	-.489	213	-.308	-.478	748	050	-.183	332	497	146	-.500	454	-.523	-.338	808	686	-.489
9	-.410	.055	246	-.528	.455	-.008	-.241	375	.079	-.215	.302	.083	-.054	-.036	.657	-.534	-.051	207	150	-.181
1	-.860	-.528	-.015	-.773	.859	-.195	-.336	.685	-.692	571	577	622	-.154	-.313	144	-.886	-.788	681	383	-.500
5	748	309	.010	.884	-.809	249	372	-.758	501	-.435	-.732	-.704	237	443	-.400	940	.679	.804	495	622
4	-.784	-.323	153	-.721	796	.074	-.379	790	-.881	411	310	472	-.851	-.168	.948	-.840	-.833	560	486	-.277
5	-.751	-.851	325	-.419	721	286	136	139	-.461	337	366	106	-.185	240	.093	-.580	-.359	033	-.293	-.065
2	114	-.054	-.288	277	.040	-.005	-.435	129	078	-.083	-.302	.065	555	.050	-.061	-.133	.080	-.042	-.197	-.204
1	568	.021	-.312	793	-.833	.119	-.211	-.594	423	-.325	-.491	-.843	398	185	-.282	795	576	-.728	-.559	318
8	517*	570	-.259	723	-.844	-.048	194	-.485	595	-.473	-.488	-.417	346	036	-.197	784	651	-.457	-.133	294
1	570	804*	-.051	179	-.552	-.048	-.008	035	476	-.544	-.257	-.189	118	-.131	114	340	253	-.058	389	225
2	-.759	-.051	880*	188	156	504	235	-.201	-.192	.007	-.083	-.156	-.480	518	-.014	-.000	-.020	-.214	-.132	511
3	723	178	-.198	581*	-.787	.078	158	-.585	388	-.276	-.879	-.636	354	312	-.484	830	588	-.718	-.522	491
3	-.844	-.552	158	-.767	600*	.028	-.362	510	-.604	501	459	537	-.131	-.122	191	-.882	-.861	511	186	-.405
9	-.048	-.049	504	.079	.026	831*	.076	-.350	-.055	-.272	-.353	-.297	120	778	-.241	.076	.077	-.475	-.346	484
1	194	-.009	235	156	-.382	.076	849*	-.858	119	.000	-.067	-.211	498	322	170	484	295	280	-.170	382
4	-.465	.035	-.201	-.585	510	-.350	-.658	853*	-.404	220	465	433	038	-.604	295	-.732	-.652	714	652	-.463
3	585	478	-.192	368	-.804	-.055	.119	-.404	888*	-.808	-.255	-.294	293	.064	411	552	.751	-.408	-.247	-.011
5	-.473	-.544	.007	-.276	501	-.272	.000	220	-.808	782*	343	405	-.428	-.230	-.388	-.427	-.587	465	130	-.165
1	-.498	-.257	-.083	-.879	459	-.353	-.007	485	-.256	343	744*	474	-.513	-.439	465	-.581	-.333	616	259	-.507
8	-.417	-.189	-.158	-.636	537	-.297	-.271	433	293	-.428	514	882*	-.154	-.404	158	-.678	-.			



Communalities

	Initial	Extraction
Tang1	1.000	.751
Tang2	1.000	.690
Tang3	1.000	.832
Tang4	1.000	.633
Reliab1	1.000	.801
Reliab2	1.000	.806
Reliab3	1.000	.764
Reliab4	1.000	.724
Reliab5	1.000	.821
Respon1	1.000	.805
Respon2	1.000	.764
Respon3	1.000	.816
Respon4	1.000	.814
Assur1	1.000	.796
Assur2	1.000	.804
Assur3	1.000	.800
Assur4	1.000	.855
Empat1	1.000	.756
Empat2	1.000	.789
Empat3	1.000	.831
Empat4	1.000	.818
Empat5	1.000	.834
Satis1	1.000	.825
Satis2	1.000	.862
Satis3	1.000	.898
Satis4	1.000	.744
Satis5	1.000	.811
Satis6	1.000	.852
Satis7	1.000	.837
Satis8	1.000	.831
Satis9	1.000	.833
Satis10	1.000	.778
Satis11	1.000	.901
Satis12	1.000	.761
Loyal1	1.000	.728
Loyal2	1.000	.740
Loyal4	1.000	.837

Extraction Method: Principal
Component Analysis.



Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	25.989	70.241	70.241	25.989	70.241	70.241
2	1.452	3.923	74.165	1.452	3.923	74.165
3	1.082	2.924	77.089	1.082	2.924	77.089
4	1.017	2.748	79.837	1.017	2.748	79.837
5	.865	2.337	82.174			
6	.720	1.945	84.118			
7	.656	1.774	85.892			
8	.556	1.502	87.395			
9	.527	1.425	88.820			
10	.517	1.397	90.216			
11	.432	1.168	91.384			
12	.427	1.153	92.538			
13	.354	.957	93.495			
14	.283	.765	94.261			
15	.265	.715	94.976			
16	.241	.652	95.628			
17	.221	.599	96.226			
18	.210	.568	96.795			
19	.188	.509	97.304			
20	.164	.444	97.748			
21	.153	.414	98.161			
22	.124	.336	98.498			
23	.108	.292	98.790			
24	.099	.267	99.057			
25	.088	.239	99.295			
26	.062	.168	99.464			
27	.050	.134	99.598			
28	.044	.119	99.717			
29	.031	.083	99.800			
30	.026	.072	99.872			
31	.014	.037	99.908			
32	.012	.033	99.941			
33	.007	.019	99.960			
34	.006	.017	99.977			
35	.005	.013	99.990			
36	.003	.008	99.999			
37	.000	.001	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix^a

	Component			
	1	2	3	4
Tang1	.859	.092	.063	.009
Tang2	.818	.128	-.067	-.006
Tang3	.826	.090	.098	-.364
Tang4	.756	-.140	.061	.196
Reliab1	.835	.274	.166	.018
Reliab2	.893	-.092	-.004	.017
Reliab3	.829	-.084	-.237	.114
Reliab4	.811	-.056	-.216	.125
Reliab5	.545	-.249	.644	.219
Respon1	.787	.320	-.134	.256
Respon2	.863	-.093	.075	.064
Respon3	.858	.185	.182	.114
Respon4	.858	.257	.032	.105
Assur1	.868	.125	.149	-.064
Assur2	.870	.136	.119	-.119
Assur3	.845	.144	.172	-.190
Assur4	.809	.371	-.212	.137
Empat1	.835	.222	-.037	-.089
Empat2	.793	-.176	-.351	.075
Empat3	.880	-.225	.034	.072
Empat4	.832	-.296	-.063	.183
Empat5	.847	-.183	-.171	.231
Satis1	.774	-.317	.252	.247
Satis2	.888	-.199	-.173	-.058
Satis3	.878	-.314	-.049	-.162
Satis4	.794	.052	.111	-.314
Satis5	.880	-.128	.033	-.142
Satis6	.907	-.110	-.129	.011
Satis7	.883	-.145	-.075	-.174
Satis8	.874	-.207	-.071	-.139
Satis9	.881	.067	-.149	-.174
Satis10	.867	-.020	-.072	-.142
Satis11	.905	-.253	.061	-.119
Satis12	.792	.204	.092	.288
Loyal1	.773	.296	-.043	.201
Loyal2	.836	.187	.070	.027
Loyal4	.874	.143	.067	-.221

Extraction Method: Principal Component Analysis.

a. 4 components extracted.



Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.726
Bartlett's Test of Sphericity	Approx. Chi-Square
	df
	Sig.
	1931.520
	630
	.000

		Anti-image																
		Tang1	Tang2	Tang3	Tang4	Reliab1	Reliab2	Reliab3	Reliab4	Respon1	Respon2	Respon3	Respon4	Assur1	Assur2	Assur3	Assur4	Emg
Anti-image Covariance	Tang1	.062	-.016	.009	.011	.008	.008	.003	-.006	.004	-.015	.001	-.003	-.010	-.007	.002	-.006	.
	Tang2	-.016	.023	-.016	-.017	.005	-.011	.010	-.010	-.000	-.008	-.008	-.009	-.013	.002	.006	.016	.
	Tang3	.009	-.016	.024	.010	-.007	.011	-.008	.013	.006	.003	.008	-.009	.011	.005	-.005	-.011	.
	Tang4	.011	-.017	.010	.031	-.008	.012	-.014	.003	.019	.008	.005	-.006	.013	-.013	.002	.000	.
	Reliab1	.008	.005	-.007	-.008	.016	-.005	.009	-.009	-.008	-.009	-.007	.006	-.015	-.007	-.009	.003	.
	Reliab2	.008	-.011	.011	.012	-.005	.009	-.006	.007	.007	.006	.005	-.006	.009	.000	.000	-.010	.
	Reliab3	.003	.010	-.006	-.014	.009	-.006	.013	-.007	-.013	-.009	-.005	.006	-.014	.002	.000	.010	.
	Reliab4	-.006	-.010	.013	.003	-.009	.007	-.007	.017	.001	.002	.008	-.007	.016	.009	-.006	-.004	.
	Respon1	.004	-.011	.006	.019	-.008	.007	-.013	.001	.019	.009	.004	-.006	.011	-.007	.006	-.014	.
	Respon2	-.015	.000	.003	.008	-.009	.006	-.009	.002	.009	.036	.002	-.006	.007	.008	.003	-.012	.
	Respon3	.001	-.008	.008	.005	-.007	.005	-.005	.006	.004	.002	.006	-.005	.010	.004	.000	-.004	.
	Respon4	-.003	.009	-.009	-.008	.006	-.008	.006	-.007	-.008	-.006	-.005	.006	-.009	-.003	.000	.008	.
	Assur1	-.010	-.013	.011	.013	-.015	.009	-.014	.016	.011	.007	.010	-.009	.030	.002	-.003	-.007	.
	Assur2	-.007	.002	.005	-.013	-.007	.000	.002	.008	-.007	.008	.004	-.003	.002	.024	-.001	.004	.
	Assur3	.002	.006	-.005	.000	-.009	.000	.000	-.008	.006	.003	.000	.000	-.003	-.001	.043	.004	.
	Assur4	-.008	.016	-.011	-.020	.003	-.010	.010	-.004	-.014	-.012	-.004	.008	-.007	.004	.004	.026	.
	Empat1	.000	.010	-.017	-.002	.011	-.009	.004	-.016	.000	-.010	-.010	.006	-.013	-.017	.009	.005	.
	Empat2	-.003	-.001	-.008	.015	.005	-.000	-.009	-.009	.013	.007	-.005	.002	.000	-.016	-.002	-.009	.
	Empat3	-.010	.012	-.010	-.012	.012	-.008	.007	-.005	-.008	.005	-.006	.006	-.015	.003	-.014	-.001	.
	Empat4	.001	.009	-.010	-.009	.005	-.007	.007	-.009	-.006	-.008	-.005	.006	-.009	-.002	.007	.010	.
Empat5	.001	-.010	.015	.003	-.011	.010	-.006	.014	.002	.010	.008	-.006	.014	.013	.001	-.008	.	
Satis1	-.018	.014	-.009	-.016	.004	-.010	.006	-.003	-.008	-.003	-.007	.007	-.008	.005	.000	.011	.	
Satis2	-.002	.001	-.004	-.007	.007	.004	.006	.000	-.010	-.005	-.002	.003	-.007	.001	-.014	.001	.	
Satis3	.003	-.008	.006	.011	-.005	.005	-.007	.003	.010	.005	.004	-.005	.010	-.003	.003	-.006	.	
Satis4	-.011	.012	-.009	.007	-.004	-.001	-.004	-.009	.009	.021	-.006	.002	-.007	-.003	.007	-.003	.	
Satis5	.015	-.009	.008	-.002	.003	.003	.004	.005	-.006	-.011	.004	-.002	.001	.003	-.003	.000	.	
Satis6	.007	-.012	.012	.007	-.004	.006	-.004	.007	.005	.006	.006	.006	.006	.006	-.007	-.009	.	
Satis7	.011	-.014	.014	.014	-.006	.008	-.007	.006	.008	.000	.006	-.007	.009	-.002	.002	-.013	.	
Satis8	-.010	.006	-.004	-.002	-.007	-.002	-.003	.000	.003	.000	.000	.001	.004	-.002	.014	.007	.	
Satis9	-.010	.013	-.011	-.015	.004	-.009	.008	-.006	-.010	-.002	-.006	.007	-.011	.005	.002	.007	.	
Satis10	-.005	-.005	.009	.011	-.009	.008	-.009	.006	.011	.023	.004	-.067	.008	.005	-.003	-.012	.	
Satis11	-.002	.006	-.007	-.005	.005	-.005	.004	-.005	-.005	-.005	-.003	.004	-.006	-.003	-.002	.006	.	
Satis12	-.015	.020	-.012	-.016	.005	-.010	.010	-.013	-.006	.010	-.008	.007	-.021	.003	.007	.007	.	
Loyal1	.015	-.021	.017	.023	-.007	.013	-.011	.009	.013	.003	.008	-.010	.014	-.008	-.002	-.018	.	
Loyal2	.004	-.015	.005	.021	-.003	.007	-.013	.004	.014	.002	.004	-.005	.015	-.013	-.007	-.014	.	
Loyal4	-.008	.011	-.014	-.011	.009	-.008	.006	-.008	-.008	-.004	-.007	.007	-.010	-.001	-.005	.006	.	
Anti-image Correlation	Tang1	.902*	-.431	.231	.255	.242	.326	.114	-.198	.115	-.315	.051	-.136	-.232	-.186	.046	-.202	.
	Tang2	-.431	.618*	-.698	-.646	.273	-.771	.556	-.488	-.535	-.013	-.686	.774	-.509	.086	.179	.647	.
	Tang3	.231	-.698	.656*	.381	-.354	.765	-.330	.825	.265	.102	.714	-.765	.427	.217	-.143	-.428	.
	Tang4	.255	-.646	.381	.629*	-.264	.685	-.708	.119	.791	.226	.355	-.596	.418	-.463	.013	-.711	.
	Reliab1	.242	.273	-.354	-.264	.737*	-.422	.633	-.546	-.461	-.368	-.705	.599	-.662	-.341	-.346	.139	.
	Reliab2	.326	-.771	.765	.685	-.422	.535*	-.582	.516	.532	.304	.687	-.832	.524	.032	.006	-.673	.
	Reliab3	.114	.556	-.330	-.708	.633	-.582	.668*	-.454	-.798	-.400	-.525	.647	-.721	.141	.005	.541	.
	Reliab4	-.198	-.488	.625	.119	-.546	.516	-.454	.701*	.073	.080	.802	-.649	.709	.434	-.312	-.206	.
	Respon1	.115	-.535	.265	.791	-.461	.532	-.798	.073	.673*	.348	.334	-.508	.439	-.328	.198	-.633	.
	Respon2	-.315	-.013	.102	.226	-.368	.304	-.400	.080	.348	.856*	.125	-.418	.207	.266	.079	-.402	.
	Respon3	.051	-.686	.714	.355	-.705	.687	-.525	.802	.334	.125	.632*	-.842	.728	.344	-.050	-.322	.
	Respon4	-.136	.774	-.765	-.596	.599	-.832	.647	-.649	-.588	-.418	-.842	.595*	-.652	-.224	.020	.634	.
	Assur1	-.232	-.509	.427	.418	-.662	.524	-.721	.708	.439	.207	.728	-.652	.716*	.074	-.074	-.264	.
	Assur2	-.186	.086	.217	-.463	-.341	.032	.141	.434	-.328	.266	.344	-.224	.074	.870*	-.036	.177	.
	Assur3	.046	.179	-.143	.013	-.346	.006	.005	-.312	.198	.079	-.050	.020	-.074	-.038	.823*	.124	.
	Assur4	-.202	.647	-.428	-.711	.139	-.673	.541	-.206	-.633	-.402	-.322	.634	-.264	.177	.124	.710*	.
	Empat1	-.002	.360	-.595	-.052	.436	-.507	.178	-.653	.018	-.266	-.684	.562	-.405	-.587	.218	.147	.
	Empat2	-.089	-.045	-.289	.488	.209	-.045	-.443	-.390	.504	.204	-.394	-.108	-.004	-.571	-.045	-.322	.
	Empat3	-.215	.390	-.335	-.339	.479	-.399	.300	-.198	-.311	.123	-.546	.378	-.443	.097	-.337	-.039	.
	Empat4	.036	.672	-.707	-.548	.424	-.759	.657	-.701	-.481	-.444	-.657	.832	-.585	-.155	.352	.691	.
Empat5	.016	-.439	.655	.117	-.588	.679	-.364	.701	.100	.339	.702	-.680	.512	.537	.035	-.311	.	
Satis1	-.401	.540	-.327	-.535	.168	-.662	.288	-.132	-.379	-.098	-.513	.517	-.265	.177	-.014	.385	.	
Satis2	-.052	.037	-.183	-.244	.371	-.254	.339	-.006	-.445	-.160	-.182	.252	-.245	.046	-.446	.022	.	
Satis3	.135	-.564	.395	.664	-.458	.575	-.690	.218	.783	.261	.543	-.664	.600	-.209	.130	-.411	.	
Satis4	-.196	.344	-.272	.177	-.137	-.067	-.148	-.308	.292	.481	-.346	-.120	-.182	-.075	.149	-.091	.	
Satis5	.432	-.438	.363	.064	.171	.254	.258	.264	-.318	-.434	.385	-.222	.047	.124	-.111	-.037	.	
Satis6	.268	-.699	.710	.358	-.286	.605	-.310	.496	.311	.269	.686	-.807	.333	.342	-.311	-.518	.	
Satis7	.343	-.724	.693	.605	-.354	.741	-.458	.480	.466	-.012	.600	-.675	.395	-.103	.057	-.604	.	
Satis8	-.329	.321	-.208	-.084	-.479	-.143	-.244	-.054	.193	.008	-.020	.155	.207	-.092	.572	.366	.	
Satis9	-.301	.631	-.518	-.695	.255	-.685	.519	-.317	-.535	-.073	-.572	.635	-.474	.222	.065	.333	.	
Satis10	-.135	-.220	.381	.388	-.443	.516	-.501	.288	.491	.740	.341	-.594	.278	.199	-.077	-.476	.	
Satis11	-.122	.692	-.757	-.536	.647	-.852	.638	-.596	-.556	-.459	-.759	.916	-.623	-.290	-.158	.621	.	
Satis12	-.306	.656	-.402	-.460	.212	-.513	.452	-.495	-.263	.276	-.561	.448	-.616	.091	.168	.214	.	
Loyal1	.359	-.852	.690	.783	-.328	.808	-.571	.408	.586	.101	.650	-.784	.500	-.236	-.059	-.682	.	
Loyal2	.103	-.817	.196	.759	-.138	.463	-.715	.219	.649	.075	.301	-.444	.543	-.255	-.212	-.538	.	
Loyal4	-.255	.593	-.781	-.548	.572	-.802	.461	-.495	-.498	-.186	-.715	.766	-.488	-.068	-.204	.405	.	



UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
 RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
 Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

Matrix	Empa2	Empa3	Empa4	Empa5	Sales1	Sales2	Sales3	Sales4	Sales5	Sales6	Sales7	Sales8	Sales9	Sales10	Sales11	Sales12	Loyal1	Loyal2	Loyal3	
000	-003	-010	001	001	-018	-002	003	-011	015	007	011	-010	-010	-005	-002	-015	015	004	-008	
010	-001	012	008	-010	014	-006	011	-006	012	-009	-012	-014	006	013	-005	006	020	-021	-015	011
017	-008	-010	-010	015	-009	-004	006	-009	008	012	014	-004	-011	008	-007	-012	017	005	-014	
002	015	012	-009	003	-016	-007	011	007	-002	007	014	-002	-015	011	-005	-016	023	021	-011	
011	005	012	005	011	004	007	-005	-004	003	-004	-009	-007	004	-009	005	005	007	003	009	
009	000	-006	-007	010	-010	-004	005	-001	003	006	008	-002	-008	006	-005	-010	013	007	-009	
004	-009	007	007	-005	006	006	-007	-004	004	-004	-007	-003	005	-006	004	010	-011	-013	005	
016	-009	-005	-009	014	-003	000	003	-006	005	007	008	009	-008	006	-005	-013	009	004	-006	
000	003	-008	-006	002	-009	-010	010	009	-008	005	008	003	-010	011	-005	-008	013	014	-006	
010	007	005	-006	010	-003	-005	005	021	-011	006	000	000	-002	023	-005	019	003	002	-004	
010	-005	-006	-005	006	-007	-002	004	-006	004	-006	006	000	-008	004	-003	-008	004	004	-007	
008	002	006	006	-006	007	003	-005	002	-002	-007	-007	001	007	-007	004	007	-010	-005	007	
013	000	-015	-008	014	-008	-007	010	-007	001	005	009	004	-011	008	-006	-021	014	015	-010	
017	-016	003	-002	013	005	001	-003	-003	003	006	002	-002	005	006	-003	003	-006	-013	-001	
009	-002	-014	007	001	000	-014	003	007	-003	-007	-002	014	002	-003	-002	007	-002	-007	-005	
005	-009	-001	010	-008	011	001	-008	-003	000	-009	-013	007	007	-012	006	007	-018	-014	006	
037	016	005	010	-019	006	-002	-003	004	-096	-013	-007	007	005	-014	008	009	-009	003	010	
016	033	005	000	-012	002	-004	005	013	-011	-004	-002	001	-002	002	001	-001	003	015	005	
005	005	038	001	-006	016	013	-010	009	-007	-004	-008	-019	014	001	004	018	-014	-008	013	
010	000	001	009	009	004	-9.126E-5	-004	000	000	-007	-007	003	008	-010	004	006	-010	-007	006	
019	-012	-008	-009	024	-006	-005	004	-006	008	008	009	000	-009	016	-007	-008	010	000	-010	
006	002	016	004	-006	031	005	-009	008	-011	-008	-008	004	019	-006	004	013	-018	-012	011	
002	-004	013	-9.126E-5	-005	005	024	-009	-005	004	000	-004	-010	006	-005	004	004	-004	003	007	
003	005	-010	-004	004	-009	-009	009	-002	000	005	004	002	-010	009	-003	-009	010	009	-006	
004	013	009	000	-006	008	-005	-002	050	-024	-005	-003	008	006	017	001	021	-008	-003	000	
006	-011	-007	000	006	-011	004	000	-024	019	005	005	-006	-008	-008	-001	-011	006	000	-003	
013	-004	-004	-007	009	-008	000	005	-005	005	012	007	-006	-008	000	019	007	004	000	-002	
007	-002	-009	-007	009	-008	-004	004	-003	005	007	017	-001	-008	004	-005	-010	016	005	-012	
007	001	-010	003	000	004	-010	002	006	-006	-006	-001	013	000	-001	7.273E-5	002	-004	000	-002	
005	-002	014	006	006	019	008	-010	006	-006	-007	-008	000	019	007	004	015	-016	-013	010	
014	002	001	-010	010	-006	-005	006	017	-009	009	004	001	-007	026	-005	005	006	004	-009	
008	001	004	004	-007	004	004	-003	001	-001	-004	-005	7.273E-5	004	-005	003	005	-007	-003	005	
009	-001	018	006	-008	013	004	-009	021	-011	-011	-007	-010	002	015	006	005	038	-019	-019	008
009	003	-014	-010	010	-018	-004	010	-008	006	011	016	-004	-016	008	-007	-019	027	016	-013	
003	015	-006	007	000	-012	-003	009	-003	000	004	006	000	-013	004	-003	-019	016	024	-005	014
010	-005	-013	006	010	-011	-007	-006	000	-003	-007	-012	-002	010	-009	005	-008	-013	-005	014	
002	-069	-215	038	016	401	-052	135	-196	432	268	343	-329	-301	-135	-122	-308	359	103	-255	
380	-045	390	672	-439	640	037	-584	344	-438	-689	-724	321	631	-220	662	656	-852	-817	583	
585	-289	-335	-707	855	-327	-183	395	-272	383	710	893	-209	-518	381	-757	-402	690	198	-781	
052	488	-339	-548	117	-535	-244	664	177	-084	358	605	-084	-605	388	-536	-460	783	759	-546	
436	209	474	429	-568	188	371	-458	-137	171	-286	-354	-479	255	-443	-547	212	-329	-138	572	
507	-045	-390	-759	679	-582	-254	575	-087	254	605	741	-143	-865	516	-852	-513	808	463	-802	
178	-443	300	657	-384	288	339	-690	-149	256	-310	-456	-244	519	-501	638	452	-571	-715	461	
653	-390	-198	-701	701	-132	-006	218	-308	284	496	480	-054	-317	288	-596	-495	408	219	-495	
018	504	-311	-481	100	-379	-445	783	282	-318	311	468	183	535	491	-556	-283	586	649	-496	
266	204	173	-444	339	-098	-160	281	481	-434	269	-812	008	-073	740	-459	270	101	075	-186	
684	-384	-546	-657	702	-513	-182	543	348	385	886	690	-020	-572	341	-759	-581	850	301	-715	
562	108	378	832	-880	517	252	-664	120	-222	-807	-675	155	635	-584	916	449	-784	-444	766	
405	-004	-443	-585	512	-265	-245	600	-182	047	333	385	207	-474	278	-623	-616	500	543	-488	
587	-571	097	155	537	177	046	-209	-075	124	342	-103	-082	222	199	-290	091	-236	-555	-068	
218	-045	-337	352	035	-014	-448	130	149	-111	-311	057	572	055	-077	-156	168	-058	-212	-204	
147	-322	-039	691	-311	385	922	-411	-081	-037	-518	-604	388	333	-476	621	214	-892	-538	405	
764*	487	133	570	-654	235	-057	-153	081	-210	-583	-282	314	180	-450	522	237	-296	085	438	
467	843*	141	-035	-432	053	-140	281	316	-449	-216	-076	049	-100	075	102	-029	097	542	237	
133	141	818*	052	-280	452	428	-538	204	-245	-170	-348	426	528	044	362	463	-449	-278	577	
570	-035	052	838*	-847	286	-006	-433	-007	-034	-016	-561	303	441	-670	755	344	-865	-474	574	
854	-432	-260	-847	715*	-235	-220	251	-186	272	507	488	011	-288	405	-775	-302	383	020	-570	
235	053	452	266	-225	730*	184	-567	182	-454	-411	-413	178	781	-219	375	378	-630	438	503	
057	-140	428	-006	-220	184	881*	-814	-151	164	-022	-193	-581	373	-217	405	121	-169	-103	398	
153	281	-538	-433	251	-567	-614	700*	-072	-012	452	333	156	-786	412	-621	-489	858	627	-524	
081	316	204	-007	-186	182	-151	-072	864*	-772	-207	-084	278	204	475	062	486	-223	-086	-033	
210	-449	-245	-034	272	-454	184	-012	-772	847*	308	306	-390	-315	-380	-153	-414	358	015	-178	
583	-216	-170	-716	507	-411	-022	452	-207	309	724*	453	-498	-484	493	-684	-320	607	230	-511	
282	-076	-428	-581	486	-413	-193	333	-094	308	453	714*	-099	-465	209	-678	-398	724	370	-767	
314	049	-346	303	011	178	-581	156	228	-380	-498	-088	885*	-019	-064	001	082	-226	-840	-136	
180	-100	528	441	-266	781	323	-780	204	-315	-464	-465	-019	710*	-306	507	538	-702	-610	623	
450	075	044	-670	405	-219	-217	412	475	-390	493	209	-064	-306	777*	-570	143	301	183	-481	
522	102	362	755	-775	375	405	-621	062	-153	-684	-678	001	507	-570	642*	494	-694	-322	762	
237	-029	463	344	-302	378	121	-489	488	-414	-320	-398	082	538	143	404	731*	-590	-625	341	
296	097	-449	-865	383	-630	-169	696	-223	358	807	724	-226	-702	301	-694	-580	583*	641	-685	
085	542	-278	-474	020	-438	-103	627	-086	015	230	370	-040	-610	163	-322	-625	841	734*	-271	
436	237	577	574	574	503	398	624	-033	-178	-511	-707*	-136	623	-481	762	341	-885	-271		



UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

Communalities

	initial	Extraction
Tang1	1.000	.815
Tang2	1.000	.773
Tang3	1.000	.881
Tang4	1.000	.873
Reliab1	1.000	.848
Reliab2	1.000	.848
Reliab3	1.000	.848
Reliab4	1.000	.846
Respon1	1.000	.888
Respon2	1.000	.874
Respon3	1.000	.880
Respon4	1.000	.868
Assur1	1.000	.816
Assur2	1.000	.916
Assur3	1.000	.824
Assur4	1.000	.862
Empat1	1.000	.856
Empat2	1.000	.905
Empat3	1.000	.821
Empat4	1.000	.881
Empat5	1.000	.851
Satis1	1.000	.946
Satis2	1.000	.896
Satis3	1.000	.908
Satis4	1.000	.864
Satis5	1.000	.887
Satis6	1.000	.867
Satis7	1.000	.908
Satis8	1.000	.909
Satis9	1.000	.866
Satis10	1.000	.796
Satis11	1.000	.919
Satis12	1.000	.869
Loyal1	1.000	.856
Loyal2	1.000	.830
Loyal4	1.000	.852

Extraction Method: Principal
Component Analysis.



UNIVERSITAS
GADJAH MADA

Analisis pengaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
 RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
 Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	25.700	71.390	71.390	25.700	71.390	71.390	7.085	19.680	19.680
2	1.427	3.964	75.354	1.427	3.964	75.354	5.927	16.465	36.145
3	1.025	2.846	78.200	1.025	2.846	78.200	5.702	15.839	51.985
4	.870	2.417	80.617	.870	2.417	80.617	3.926	10.905	62.890
5	.767	2.131	82.749	.767	2.131	82.749	3.120	8.668	71.557
6	.716	1.989	84.738	.716	1.989	84.738	2.725	7.569	79.126
7	.640	1.779	86.516	.640	1.779	86.516	2.660	7.390	86.516
8	.550	1.529	88.045						
9	.521	1.447	89.492						
10	.474	1.316	90.808						
11	.428	1.188	91.996						
12	.376	1.045	93.041						
13	.306	.851	93.892						
14	.271	.753	94.644						
15	.244	.679	95.323						
16	.228	.635	95.958						
17	.210	.584	96.542						
18	.190	.527	97.068						
19	.167	.464	97.533						
20	.153	.426	97.959						
21	.136	.378	98.336						
22	.109	.302	98.638						
23	.105	.293	98.931						
24	.088	.246	99.176						
25	.067	.185	99.361						
26	.062	.173	99.534						
27	.049	.135	99.669						
28	.032	.088	99.757						
29	.027	.074	99.831						
30	.021	.057	99.888						
31	.013	.037	99.926						
32	.010	.028	99.954						
33	.006	.018	99.972						
34	.005	.015	99.987						
35	.004	.011	99.998						
36	.001	.002	100.000						

Extraction Method: Principal Component Analysis.



Rotated Component Matrix^a

	Component						
	1	2	3	4	5	6	7
Tang1							
Tang2		.578					
Tang3			.736				
Tang4							.711
Reliab1		.638					
Reliab2							
Reliab3				.627			
Reliab4				.563			
Respon1		.779					
Respon2							
Respon3			.550				
Respon4		.627					
Assur1							
Assur2						.569	
Assur3			.574				
Assur4		.736					
Empat1			.646				
Empat2				.750			
Empat3	.521						
Empat4					.561		
Empat5							
Satis1					.783		
Satis2	.669						
Satis3	.715						
Satis4			.725				
Satis5	.603						
Satis6	.583						
Satis7	.734						
Satis8	.742						
Satis9	.546						
Satis10	.547						
Satis11	.586						
Satis12						.550	
Loyal1		.688					
Loyal2						.550	
Loyal4			.592				

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 10 iterations.



Component Transformation Matrix

Component	1	2	3	4	5	6	7
1	.495	.441	.438	.350	.303	.282	.276
2	-.510	.613	.282	-.287	-.348	.281	-.055
3	-.337	.404	-.653	.449	.259	-.024	.165
4	-.520	-.484	.313	.306	.059	.276	.474
5	.011	-.041	-.222	-.666	.545	.377	.259
6	-.285	-.034	.273	.128	.591	.012	-.691
7	-.176	.174	.285	-.200	.266	-.789	.352

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.



Tangible Reliability
GADJAH MADA

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.883	.886	4

Reliab Reliability

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.860	.874	5

Responsiveness Reliability

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.925	.926	4

Assurance Reliability

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.918	.918	4



Empathy & Reliability
GADJAH MADA

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.927	.934	5

Satisfaction Reliability

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.973	.973	12

Loyalty Reliability

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.800	.834	4



UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

LAMPIRAN 3



Lampiran 3: Profil Responden
GADJAH MADA

Profil Responden Berdasarkan Jenis Kelamin

Jenis Kelamin	Jumlah	Persentase
Laki-Laki	102	51 %
Perempuan	98	49 %
Total	200	100 %

Profil Responden Berdasarkan Usia

Usia	Jumlah	Persentase
18 – 27	94	47 %
28 – 37	52	26 %
38 – 47	33	16,5 %
48 – 57	17	8,5 %
58 – 67	4	2 %
Total	200	100 %

Profil Responden Berdasarkan Pendidikan Terakhir

Pendidikan Terakhir	Jumlah	Persentase
SD	0	0 %
SMP	3	1,5 %
SMA	21	10,5 %
D3	12	6 %
S1	136	68 %
S2	23	11,5 %
S3	5	2,5 %
Total	200	100 %

Profil Responden Berdasarkan Pekerjaan

Pekerjaan	Jumlah	Persentase
Pelajar	0	0 %
Mahasiswa	25	12,5 %
PNS	13	6,5 %
Karyawan Swasta	127	63,5 %
Wiraswasta	8	4 %
Lain-lain	27	13,5 %
Total	200	100 %



UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

Profil Responden Berdasarkan Daerah Asal

Daerah Asal	Jumlah	Persentase
Jabodetabek	166	83 %
Yogyakarta	10	5 %
Surabaya	2	1 %
Bandung	9	4,5 %
Padang	3	1,5 %
Makasar	3	1,5 %
Semarang	6	3 %
Medan	1	0,5 %
Total	200	100 %



UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

LAMPIRAN 4



KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.974
Bartlett's Test of Sphericity	Approx. Chi-Square	10431.701
	df	703
	Sig.	.000

Anti-Image I

	Tang1	Tang2	Tang3	Tang4	Reliab1	Reliab2	Reliab3	Reliab4	Reliab5	Resp1	Resp2	Resp3	Resp4	Assur1	Assur2	Assur3	Assur4	Empa	
Anti-Image Covariance	Tang1	.116	-.046	-.014	-.005	-.012	.008	-.008	-.018	.011	.018	-.029	-.018	-.023	-.024	-.009	.007	-.002	.0
	Tang2	-.046	.156	-.036	.018	-.005	-.006	.007	-.004	-.028	-.011	.027	.003	-.008	.002	-.006	.014	-.025	-.0
	Tang3	-.014	-.036	.184	-.049	-.024	.001	-.023	.010	-.013	-.010	-.004	.014	.019	.000	.016	-.012	.035	-.0
	Tang4	-.005	.018	-.049	.250	-.021	.033	-.016	-.016	.024	-.003	-.016	-.005	-.020	-.011	.012	.013	-.007	.0
	Reliab1	-.012	-.005	-.024	-.021	.137	-.018	-.025	-.008	-.048	-.007	.000	-.029	-.014	.024	-.017	-.025	.0	.0
	Reliab2	.009	-.006	.001	.033	-.018	.161	-.015	-.003	-.005	-.014	-.007	.015	-.017	-.013	.018	.008	-.004	-.0
	Reliab3	-.008	.007	-.023	-.016	.025	-.016	.170	-.074	.003	-.019	.008	-.027	-.009	-.005	-.027	-.011	-.002	.0
	Reliab4	-.018	-.004	.010	-.018	-.008	-.003	-.074	.151	-.008	.000	-.010	.034	-.014	.030	.017	-.020	-.030	-.0
	Reliab5	.011	-.028	-.013	.024	-.048	-.005	.003	-.008	.236	-.002	-.015	-.024	.009	-.048	-.048	-.028	.024	.0
	Resp1	.018	-.011	-.010	-.003	-.007	-.014	-.019	.000	-.002	.193	-.036	.004	-.030	.018	-.008	.006	-.007	.0
	Resp2	-.029	.027	-.004	-.016	.000	-.007	.009	-.010	-.015	-.036	.150	-.036	-.004	-.003	-.002	-.001	.024	-.0
	Resp3	-.018	.003	.014	-.005	-.029	.015	-.027	.034	-.024	.004	-.036	.121	-.015	.011	.020	-.002	.002	-.0
	Resp4	-.023	-.008	.019	-.020	-.014	-.017	-.009	-.014	.000	-.030	-.004	-.015	.169	.008	.000	-.019	.008	-.0
	Assur1	-.024	.002	.000	-.011	.024	-.013	-.005	.030	-.048	.018	-.003	.011	.008	.151	-.046	-.018	-.005	-.0
	Assur2	-.009	-.006	.016	.012	-.034	.018	-.027	.017	.044	-.008	-.002	.020	.000	-.046	.163	-.059	.021	-.0
	Assur3	.007	.014	-.012	.013	-.017	.008	-.011	-.020	-.028	.006	-.001	-.002	-.019	-.018	.059	.214	-.015	-.0
	Assur4	-.002	-.025	.035	-.007	-.025	-.004	-.002	-.030	.024	-.007	-.024	.002	.008	-.005	.021	-.015	.164	-.0
	Empat1	.021	-.003	-.022	.004	.011	-.024	.021	-.007	.029	.007	-.010	-.033	-.029	-.034	-.017	-.001	-.046	.1
	Empat2	.000	-.029	.002	.017	.014	-.003	-.036	-.012	-.003	-.007	.000	-.028	.001	-.014	.011	.034	.008	-.0
	Empat3	.001	.021	.003	-.021	.009	-.027	-.005	-.010	-.026	.017	-.001	-.016	.010	-.003	-.012	.015	-.016	-.0
	Empat4	-.004	-.005	.016	-.021	.010	.002	.016	-.056	-.021	.020	.016	-.021	.030	.001	-.010	.012	.009	-.0
	Empat5	.013	-.028	.007	-.006	-.015	-.004	-.027	.042	.023	-.026	-.017	.023	.005	-.004	.014	-.022	-.011	.0
	Sats1	.006	.000	.020	-.013	.013	-.024	-.005	.014	-.058	.006	-.004	-.009	-.010	.002	.004	.004	-.009	.0
	Sats2	-.001	-.019	.005	.000	-.014	.010	-.017	.009	.010	-.013	.002	.002	.001	.010	.002	.001	.011	-.0
	Sats3	-.002	.012	-.014	-.006	.020	-.016	.011	-.005	-.027	.017	-.012	.007	-.008	.016	-.011	-.003	.027	-.0
	Sats4	-.015	.018	-.032	.048	-.020	.021	.008	.003	.026	.013	.015	-.013	-.006	-.003	.035	-.044	.000	-.0
	Sats5	.013	-.035	.000	-.006	.012	-.022	.008	-.003	.007	-.032	-.012	-.005	-.005	-.022	-.022	.026	.003	.0
	Sats6	.013	-.009	-.016	.006	-.008	-.004	.024	-.029	.023	-.007	-.004	.007	-.018	-.046	.024	-.034	.003	.0
	Sats7	.019	-.017	.013	.016	.000	.010	-.020	.021	.015	.006	-.010	.002	-.023	.007	-.014	.018	-.022	.0
	Sats8	-.012	.013	.028	-.027	-.018	-.003	-.013	.007	.006	.029	.002	.003	.008	-.001	-.014	-.007	.002	.0
	Sats9	-.010	.005	.002	6.759E-5	-.006	.000	.018	.012	-.008	-.040	.014	.009	.006	.008	-.004	.001	-.026	-.0
	Sats10	-.002	.010	-.007	.009	-.006	.017	-.008	-.015	.021	-.004	.011	-.002	-.004	-.026	.001	-.007	.015	-.0
	Sats11	-.013	.007	-.014	-.005	-.003	-.007	.015	-.014	.004	-.002	-.014	.005	.026	.017	.003	-.015	.036	-.0
	Sats12	-.015	.008	.018	-.029	-.005	-.017	-.002	-.017	-.005	-.014	.036	-.013	-.007	-.008	-.035	.034	-.027	.0
	Loyal1	.026	-.003	-.016	.023	-.014	.030	.013	-.003	.008	-.042	-.015	-.010	-.032	-.012	-.003	.019	-.011	.0
	Loyal2	-.007	-.002	-.031	.005	-.002	-.034	-.005	.028	.000	.013	.004	-.011	.006	.001	-.026	-.005	-.032	.0
	Loyal3	.002	-.025	.018	-.089	.029	.009	.024	-.026	-.056	.010	.001	.007	-.010	-.011	-.008	.011	.027	-.0
	Loyal4	-.016	.015	-.042	-.015	.022	-.022	.010	-.013	-.006	-.040	.019	-.028	.030	-.017	-.012	-.012	-.005	-.0
Anti-Image Correlation	Tang1	.978*	-.342	-.097	-.028	-.097	.069	-.055	-.135	.064	.119	-.220	-.154	-.184	-.064	.042	.042	-.012	.1
	Tang2	-.342	.978*	-.208	.081	-.038	-.038	.044	-.027	-.144	-.061	.174	.024	-.048	.012	-.035	.078	-.153	-.0
	Tang3	-.097	-.208	.978*	-.227	-.151	.007	-.132	.058	-.061	-.052	-.026	.092	.109	-.003	.091	-.063	.203	-.1
	Tang4	-.028	.081	-.227	.978*	-.110	.105	-.079	-.081	-.099	-.016	-.027	-.007	-.058	.058	.058	.037	-.003	-.1
	Reliab1	-.097	-.036	-.151	-.116	.975*	-.123	.063	-.055	-.206	-.043	-.002	-.224	-.091	.170	-.231	.099	-.189	.0
	Reliab2	.069	-.039	.007	.165	-.123	.983*	-.097	-.020	-.024	-.078	-.042	.106	-.010	-.081	.108	.043	-.024	-.1
	Reliab3	-.055	.044	-.132	-.079	.183	-.067	.970*	-.465	.015	-.105	.049	-.186	-.053	-.028	-.162	-.056	.010	.1
	Reliab4	-.135	-.027	.059	-.081	-.055	-.020	-.465	.969*	-.041	.002	-.067	.252	-.089	.197	.107	-.112	-.188	.0
	Reliab5	.064	-.144	-.061	.089	-.266	-.024	.015	-.041	.964*	-.011	-.079	-.142	-.002	-.252	.227	-.123	.123	-.1
	Resp1	.119	-.061	-.052	-.016	-.043	-.079	-.105	.002	-.011	.977*	-.211	.027	-.169	.106	-.046	.028	-.038	.0
	Resp2	-.220	.174	-.026	-.081	-.002	-.042	.049	-.067	-.079	-.211	.982*	-.269	-.025	-.021	-.014	-.006	-.151	-.0
	Resp3	-.154	.024	.082	-.027	-.224	.106	-.186	.252	-.142	.027	-.269	.974*	-.108	.065	.146	-.010	.015	.2
	Resp4	-.164	-.049	.109	-.097	-.091	-.100	-.053	-.089	-.002	-.169	-.025	-.108	.982*	.047	.001	-.098	.045	-.1
	Assur1	-.181	.012	-.003	-.058	.170	-.081	-.028	.197	-.252	.106	-.021	.065	.047	.972*	-.291	-.099	-.029	-.2
	Assur2	-.064	-.035	.091	.058	-.231	.108	-.182	.107	.227	-.046	-.014	.146	.001	-.291	.968*	-.316	.127	-.1
	Assur3	.042	.078	-.063	.058	-.099	.043	-.056	-.112	-.123	.028	-.008	-.010	-.088	-.099	-.316	.977*	-.079	-.0
	Assur4	-.012	-.153	.203	-.037	-.168	-.024	-.010	-.188	.122	-.038	-.151	.015	.045	-.029	.127	-.079	.974*	-.3
	Empat1	.189	-.021	-.135	.022	.081	-.180	.137	-.047	.181	.048	-.073	-.258	-.190	-.233	-.117	-.006	-.303	.96
	Empat2	.003	-.189	.012	.080	.088	-.016	-.200	-.073	-.014	-.038	.002	-.131	.003	-.082	.082	.170	.043	-.1
	Empat3	.009	.139	.016	-.114	.063	-.013	-.030	-.071	-.141	.106	.010	-.123	.065	-.018	-.082	.084	-.108	-.0
	Empat4	-.032	-.032	.085	-.108	.071	.178	-.100	-.365	-.108	.114	.102	-.153	.186	.005	-.080	.085	.060	-.0
	Empat5	.092	-.173	.039	-.028	-.098	-.024	-.161	.269	.118	-.145	-.107	.166	.033	-.024	.083	-.118	-.070	.0
	Sats1	.041	-.005	.113	-.062	.085	-.143	-.032	.086	-.285	.033	-.022	-.084	.058	.015	.026	.022	-.052	.0</



Communalities

	Initial	Extraction
Tang1	1.000	.873
Tang2	1.000	.785
Tang3	1.000	.811
Tang4	1.000	.824
Reliab1	1.000	.854
Reliab2	1.000	.816
Reliab3	1.000	.875
Reliab4	1.000	.863
Reliab5	1.000	.908
Resp1	1.000	.803
Resp2	1.000	.837
Resp3	1.000	.873
Resp4	1.000	.863
Assur1	1.000	.801
Assur2	1.000	.849
Assur3	1.000	.816
Assur4	1.000	.834
Empat1	1.000	.839
Empat2	1.000	.842
Empat3	1.000	.859
Empat4	1.000	.872
Empat5	1.000	.847
Satis1	1.000	.843
Satis2	1.000	.848
Satis3	1.000	.882
Satis4	1.000	.849
Satis5	1.000	.843
Satis6	1.000	.827
Satis7	1.000	.879
Satis8	1.000	.860
Satis9	1.000	.832
Satis10	1.000	.811
Satis11	1.000	.858
Satis12	1.000	.824
Loyal1	1.000	.812
Loyal2	1.000	.822
Loyal3	1.000	.891
Loyal4	1.000	.830

Extraction Method: Principal
Component Analysis.



Rotated Component Matrix^a

	Component						
	1	2	3	4	5	6	7
Tang1			.511				
Tang2							
Tang3			.615				
Tang4					.544		
Reliab1		.500					
Reliab2							
Reliab3					.640		
Reliab4					.636		
Reliab5							.688
Resp1		.622					
Resp2		.500					
Resp3		.540					
Resp4		.617					
Assur1			.551				
Assur2	.537		.542				
Assur3			.661				
Assur4		.635					
Empat1		.541					
Empat2						.522	
Empat3	.515						
Empat4						.558	
Empat5						.513	
Satis1							
Satis2	.655						
Satis3	.707						
Satis4			.545				
Satis5	.679						
Satis6	.628						
Satis7	.737						
Satis8	.729						
Satis9	.604						
Satis10	.566						
Satis11	.570						
Satis12		.539					
Loyal1		.623					
Loyal2							
Loyal3				.827			
Loyal4			.610				

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 11 iterations.



UNIVERSITAS
GADJAH MADA

Analisis pengaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
Universitas Gadjah Mada 2018. Download dari <http://etd.repository.ugm.ac.id/>

Trust Reliability

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.927	.928	4

Reliability reliability

Reliability Statistics

Cronbach's Alpha	N of Items
.922	5

Responsiveness reliability

Reliability Statistics

Cronbach's Alpha	N of Items
.939	4

Assurance reliability

Reliability Statistics

Cronbach's Alpha	N of Items
.923	4

Empathy reliability

Reliability Statistics

Cronbach's Alpha	N of Items
.940	5

Satisfaction reliability

Reliability Statistics

Cronbach's Alpha	N of Items
.977	12

Loyalty reliability

Reliability Statistics

Cronbach's Alpha	N of Items
.885	4



UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tangible	200	1.25	5.00	3.8650	.91396
Reliability	200	1.40	5.00	3.7930	.89271
Responsiveness	200	1.25	5.00	3.9150	.92544
Assurance	200	1.25	5.00	3.9613	.90784
Empathy	200	1.50	5.00	3.8438	.91862
Satisfaction	200	1.08	5.00	3.8123	.91482
Loyalty	200	1.25	5.00	3.7588	.96039
Valid N (listwise)	200				



UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

Matrices

rl	Empet2	Empet3	Empet4	Empet5	Sales1	Sales2	Sales3	Sales4	Sales5	Sales6	Sales7	Sales8	Sales9	Sales10	Sales11	Sales12	Loyal1	Loyal2	Loyal3	Loyal4	
01	.080	.001	-.004	.013	.006	-.001	-.002	-.015	.013	.013	.018	-.012	-.010	-.002	-.013	-.015	.028	-.007	.002	-.016	
23	-.029	.021	-.005	-.028	.000	-.019	.012	.018	-.035	-.008	-.017	.013	.005	.010	.007	.008	-.003	-.002	-.025	.015	
22	.002	.003	.016	.007	.828	.005	-.014	-.032	.000	-.015	.013	.028	.002	-.007	-.014	.018	-.016	-.031	.018	-.042	
04	.017	-.021	-.021	-.008	-.013	.000	-.009	.048	-.088	.008	.016	-.027	6.758E-5	.006	-.005	-.029	.023	.005	-.069	-.015	
11	.014	.009	.010	-.015	.013	-.014	.020	-.020	.012	-.009	.000	-.018	-.008	-.008	-.003	-.005	-.014	-.002	.028	.022	
24	-.003	-.027	.002	-.004	-.024	.010	-.016	.021	-.022	-.004	.010	-.003	.000	.017	-.007	-.017	.030	-.034	.009	-.022	
21	-.036	-.005	.016	-.027	-.005	-.017	.011	.008	.008	.024	-.020	-.013	.018	-.008	.015	-.002	.013	-.005	.024	.010	
07	-.012	-.010	-.056	.042	.014	.009	-.005	.003	-.003	-.029	.021	.007	.012	-.015	-.014	-.017	.003	.028	-.026	-.013	
29	-.003	-.028	-.021	.023	-.058	.010	-.027	.028	.007	.023	.015	.008	-.006	.021	.004	-.005	.009	.000	-.056	-.006	
07	-.007	.017	.020	-.028	.009	-.013	.017	.013	-.032	-.007	.008	.029	-.040	-.084	-.002	-.014	-.042	.013	.010	-.040	
10	.000	.001	.016	-.017	-.004	.002	-.012	.015	-.012	-.004	-.010	.002	.014	.011	-.014	.036	-.015	.004	.001	.019	
33	-.020	-.016	-.021	.023	-.009	.002	.007	-.013	-.005	.007	.002	.003	.008	-.002	.005	-.013	-.010	-.011	.007	-.028	
29	.001	.010	.030	.005	-.010	.001	-.006	-.006	-.005	.018	-.023	.006	.008	-.004	.020	-.007	-.032	.006	-.010	.030	
34	-.014	-.003	.001	-.004	.002	.010	.016	-.003	-.022	-.046	.007	-.001	.008	-.026	.017	-.008	-.012	.001	-.011	-.017	
17	.011	-.012	-.010	.014	.004	.002	-.011	.035	-.022	.024	-.014	-.014	-.004	.001	.003	-.035	-.003	-.028	-.008	-.012	
01	.034	.015	.012	-.022	.004	.001	-.003	-.044	.026	-.034	.018	-.007	.001	-.007	-.015	.034	.019	-.005	.011	-.012	
46	.008	-.016	.009	-.011	-.009	.011	.002	.000	.003	.003	-.022	.002	-.026	.015	.036	-.027	-.011	-.032	.027	-.005	
38	-.017	-.004	-.005	.005	.008	-.027	.012	-.017	.031	.023	.006	.032	-.028	-.022	-.032	.005	.028	.018	-.008	-.014	
17	.168	-.033	.013	-.028	.008	-.003	-.008	-.017	.021	.010	.022	-.019	.010	-.021	-.018	.003	.000	-.027	.030	.024	
04	-.033	.140	5.844E-5	-.011	-.023	-.002	.002	-.005	-.016	-.008	-.009	-.015	-.003	.014	-.008	.023	-.035	.017	-.030	.017	
05	.013	5.844E-5	.153	-.078	-.013	-.009	-.005	-.020	-.002	-.029	.011	.014	-.011	-.016	.000	.025	-.009	-.023	.035	-.088	
05	-.026	-.011	-.078	.162	-.012	-.010	.002	.002	.002	.014	.008	-.003	.006	-.001	-.018	-.001	-.007	.014	-.058	.007	
08	.008	-.023	-.013	-.012	.173	-.007	.012	-.012	-.009	-.008	-.011	.002	.023	-.036	-.023	-.024	.002	.016	-.028	.004	
27	-.003	-.002	-.009	-.010	-.907	.100	-.065	.015	.008	-.014	-.003	-.020	.008	.018	.026	-.064	-.009	-.002	.012	-.006	
12	-.006	.002	-.005	.002	.012	-.010	.002	.079	-.021	-.016	.012	-.024	.003	-.016	-.014	-.015	-.008	.012	.003	-.015	.016
17	-.017	-.005	-.020	.002	-.012	.015	-.021	.152	-.051	.012	-.004	.003	-.026	.013	.013	-.015	-.020	-.002	-.019	-.019	
31	.021	-.016	-.002	.002	-.009	.008	-.016	-.051	.143	-.013	.007	-.019	-.008	-.026	-.007	.008	.024	.004	.030	.011	
23	-.010	-.008	.020	.014	-.006	-.014	.012	.012	-.013	.130	-.043	-.004	-.011	.012	-.016	-.015	.005	.013	-.003	.004	
06	.022	-.009	.011	.008	-.011	-.003	-.024	-.004	.007	-.043	.113	-.008	.003	-.022	-.031	.024	-.002	-.007	.009	-.035	
32	-.018	-.015	.014	-.003	.002	-.029	.003	.003	-.019	-.004	-.008	.142	-.052	-.013	-.013	.011	-.002	.000	.021	-.034	
28	.010	-.003	-.011	.005	.023	.008	-.018	-.026	-.008	-.011	.003	-.052	.160	-.014	.080	-.007	.001	-.005	.000	.008	
22	-.021	.014	-.016	-.001	-.036	.018	-.014	.013	-.025	.012	-.022	-.013	-.014	.184	.004	.064	-.026	-.005	.024	-.010	
32	-.018	-.008	.000	-.018	-.023	.026	-.015	.013	-.007	-.016	-.031	-.013	.006	.004	-.108	-.026	-.004	-.019	.000	.009	
06	.003	.023	.025	-.001	-.024	-.004	-.006	-.015	.008	-.015	.024	.011	-.007	.004	-.028	.184	-.042	-.022	-.015	.001	
26	.000	-.035	-.009	-.007	.002	-.008	.012	-.020	.024	.005	-.002	-.002	.001	-.026	-.004	-.042	.224	-.028	-.018	-.002	
19	-.027	.017	-.022	.014	.016	-.002	.003	-.002	.064	.013	-.007	.008	-.005	-.005	-.019	-.022	-.029	.180	-.001	.003	
08	.030	-.030	.035	-.058	-.025	.012	-.015	-.019	.030	-.003	.009	.021	.000	.024	.000	-.015	-.018	-.061	.325	-.017	
14	.024	.017	-.066	.002	.004	-.006	.018	-.019	.011	.004	-.035	-.034	.008	-.010	.008	.001	-.002	.003	-.017	.157	
88	.003	.009	-.032	.082	.941	-.012	-.022	-.110	.103	.105	.188	-.094	-.076	-.012	-.116	-.100	.158	-.046	.011	-.120	
21	-.189	.138	-.032	-.173	-.005	-.147	.111	.119	-.231	-.068	-.124	.064	.034	.060	.052	.049	-.016	-.010	-.511	.088	
35	.012	.018	.085	.038	.113	.034	-.113	-.191	-.001	-.103	.080	.178	.014	-.035	-.100	.088	-.077	-.172	.074	-.249	
22	.080	-.114	-.108	-.028	-.062	-.030	-.055	.248	-.046	.033	.087	-.142	.000	.042	-.031	-.133	.006	.022	-.242	-.076	
81	.088	.083	.071	-.098	.085	-.123	.187	-.138	.085	-.064	.002	-.127	-.039	-.037	-.023	-.031	-.078	-.011	.138	.148	
00	-.016	-.178	.013	-.024	-.143	.075	-.144	.134	-.148	-.026	.075	-.018	-.008	.097	-.056	-.100	.157	-.200	.038	-.139	
37	-.200	-.038	.100	-.161	-.032	-.130	.094	.051	.048	-.160	-.141	-.002	.108	-.043	.112	-.012	.065	-.029	.102	.088	
47	-.073	-.071	-.365	.268	.088	.074	-.048	.022	-.020	-.204	.163	.047	.078	-.088	-.107	-.088	-.019	.168	-.116	-.002	
61	-.014	-.141	-.108	.118	-.285	.068	-.186	.135	.038	.129	.091	.030	-.042	.089	.028	-.023	.040	-.004	-.201	-.032	
48	-.038	.106	.114	-.145	.033	-.089	.138	.074	-.191	-.044	.038	.177	-.238	-.023	-.010	-.073	-.202	.070	.040	-.233	
73	.002	.010	.102	-.107	-.022	.015	-.110	.088	-.081	-.029	-.078	.015	.082	.064	-.112	.218	-.083	.022	.005	.123	
56	-.131	-.123	-.153	.188	-.064	.015	-.069	-.088	-.039	.052	.017	.022	.064	-.017	.046	-.084	-.082	-.073	.033	-.203	
90	.003	.065	.188	.033	-.058	.008	-.065	-.035	-.035	-.123	-.185	.054	.048	-.025	.195	-.041	-.167	.037	-.043	.181	
33	-.082	-.018	.005	-.024	.015	.078	.144	-.021	-.147	-.328	.054	-.008	.048	-.155	.132	-.047	-.067	.008	-.048	-.112	
17	.062	-.082	-.080	.083	.028	.018	-.088	.223	-.148	.164	-.105	-.095	-.024	.086	.022	-.202	-.017	-.151	-.036	-.075	
06	.170	.084	.065	-.118	.022	.005	-.024	-.242	.149	-.205	.114	-.039	.004	-.033	-.100	.171	.088	-.028	.043	-.007	
03	.043	-.108	.090	-.070	-.052	.083	.018	-.005	.021	.022	-.183	.015	-.159	.089	.288	-.157	-.058	-.186	.115	-.034	
1*	-.109	-.038	-.035	.032	.054	-.231	.119	-.119	.223	.173	.048	.231	-.188	-.141	-.258	.039	.147	.122	-.035	-.093	
09	.989*	-.203	.078	-.149	.049	-.020	-.088	-.008	.138	-.068	.150	-.116	.080	-.114	-.128	.218	-.003	-.146	.121	.141	
30	-.203	.983*	.000	-.075	-.145	-.018	-.020	-.037	-.115	-.058	-.074	-.105	-.023	.068	-.063	.145	-.195	.108	-.138	.114	
35	.076	.000	.866*	-.486	-.081	-.068	-.041	-.133	-.073	-.138	.086	.002	-.068	-.088	-.004	.151	-.048	-.140	.158	.048	
32	-.149	-.075	-.496	.968*	-.071	-.076	.017	.013	.015	.094	.059	-.021	.034	-.007	-.133	-.007	-.037	.081	-.255	.014	
54	.049	-.145	-.081	-.071	.863*	-.052	.194	-.076	-.056	-.043	-.081	.011	.140	-.202	-.166	-.137	.008	.089	-.110	.027	
31	-.020	-.016	-.069	-.078	-.052	.967*	-.615	.123	.052	-.124	-.028	-.239	.048	.114	.249	-.031	-.056	-.012	.064	-.045	
19	-.068	.020	-.041	.017	.104	-.615	.981*	-.188	-.152	.123	.284	.030	-.138	-.117	-.159	-.053	.088	.022	-.091	.140	
19	-.098	-.037	-.133	.013	-.076	.123	-.188	.969*	-.342	.082	-.028	.020	-.168	.070	.100	-.080	-.110	-.013	-.087	-.125	
23	.130	-.115	-.013	.015	-.056	.052	-.152	-.342	.974*	-.083	.057	-.132	-.037	-.134	-.080	.051	.135				



UNIVERSITAS
GADJAH MADA

Analisis engaruh Kualitas Layanan Pada Kepuasan dan Loyalitas Nasabah Bank Muamalat Tbk.
RAHMAN, HAFIZH (Adv.: Basu Swastha Dharmmesta, Prof., Dr., M.B.A.), Basu Swastha Dharmmesta, Prof., Dr., M.
Universitas Gadjah Mada, 2013 | Diunduh dari <http://etd.repository.ugm.ac.id/>

LAMPIRAN 5



Descriptive Statistics

	Mean	Std. Deviation	N
Satis_SUM	45.9750	10.73736	200
Tang_SUM	15.4600	3.65585	200
Reliab_SUM	18.9650	4.46356	200
Resp_SUM	15.6600	3.70174	200
Assur_SUM	15.8450	3.63138	200
Empat_SUM	19.0800	4.52837	200

Correlations

	Satis_SUM	Tang_SUM	Reliab_SUM	Resp_SUM	Assur_SUM	Empat_SUM
Pearson Correlation Satis_SUM	1.000	.904	.912	.906	.910	.923
Tang_SUM	.904	1.000	.917	.899	.879	.891
Reliab_SUM	.912	.917	1.000	.915	.880	.916
Resp_SUM	.906	.899	.915	1.000	.884	.891
Assur_SUM	.910	.879	.880	.884	1.000	.871
Empat_SUM	.923	.891	.916	.891	.871	1.000
Sig. (1-tailed) Satis_SUM	.	.000	.000	.000	.000	.000
Tang_SUM	.000	.	.000	.000	.000	.000
Reliab_SUM	.000	.000	.	.000	.000	.000
Resp_SUM	.000	.000	.000	.	.000	.000
Assur_SUM	.000	.000	.000	.000	.	.000
Empat_SUM	.000	.000	.000	.000	.000	.
N Satis_SUM	200	200	200	200	200	200
Tang_SUM	200	200	200	200	200	200
Reliab_SUM	200	200	200	200	200	200
Resp_SUM	200	200	200	200	200	200
Assur_SUM	200	200	200	200	200	200
Empat_SUM	200	200	200	200	200	200



Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Empat_SUM, Assur_SUM, Tang_SUM, Resp_SUM, Reliab_SUM ^a		Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.955 ^a	.912	.910	3.22849

a. Predictors: (Constant), Empat_SUM, Assur_SUM, Tang_SUM, Resp_SUM, Reliab_SUM

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20920.788	5	4184.158	401.430	.000 ^a
	Residual	2022.087	194	10.423		
	Total	22942.875	199			

a. Predictors: (Constant), Empat_SUM, Assur_SUM, Tang_SUM, Resp_SUM, Reliab_SUM

b. Dependent Variable: Satis_SUM

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.269	1.050		.256	.798
	Tang_SUM	.374	.178	.127	2.099	.037
	Reliab_SUM	.236	.166	.098	1.425	.156
	Resp_SUM	.402	.177	.139	2.276	.024
	Assur_SUM	.856	.154	.290	5.559	.000
	Empat_SUM	.817	.139	.344	5.869	.000

a. Dependent Variable: Satis_SUM



Regresi Kepuasan Pada Loyalitas
 UNIVERSITAS
 GADJAH MADA

Descriptive Statistics

	Mean	Std. Deviation	N
Loyal_SUM	15.0350	3.84156	200
Satis_SUM	45.9750	10.73736	200

Correlations

		Loyal_SUM	Satis_SUM
Pearson Correlation	Loyal_SUM	1.000	.886
	Satis_SUM	.886	1.000
Sig. (1-tailed)	Loyal_SUM	.	.000
	Satis_SUM	.000	.
N	Loyal_SUM	200	200
	Satis_SUM	200	200

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Satis_SUM ^a		Enter

- a. All requested variables entered.
 b. Dependent Variable: Loyal_SUM

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.886 ^a	.785	.784	1.78438

- a. Predictors: (Constant), Satis_SUM

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2306.320	1	2306.320	724.344	.000 ^a
	Residual	630.435	198	3.184		
	Total	2936.755	199			

- a. Predictors: (Constant), Satis_SUM



ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2306.320	1	2306.320	724.344	.000 ^a
	Residual	630.435	198	3.184		
	Total	2936.755	199			

a. Predictors: (Constant), Satis_SUM

b. Dependent Variable: Loyal_SUM

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.458	.556		.824	.411
	Satis_SUM	.317	.012	.886	26.914	.000

a. Dependent Variable: Loyal_SUM

Regresi Kualitas Layanan pada Loyalitas

Descriptive Statistics

	Mean	Std. Deviation	N
Loyal_SUM	15.0350	3.84156	200
Tang_SUM	15.4600	3.65585	200
Reliab_SUM	18.9650	4.46356	200
Resp_SUM	15.6600	3.70174	200
Assur_SUM	15.8450	3.63138	200
Empat_SUM	19.0800	4.52837	200



Correlations

		Loyal_SUM	Tang_SUM	Reliab_SUM	Resp_SUM	Assur_SUM	Empat_SUM
Pearson Correlation	Loyal_SUM	1.000	.889	.880	.874	.867	.882
	Tang_SUM	.889	1.000	.917	.899	.879	.891
	Reliab_SUM	.880	.917	1.000	.915	.880	.916
	Resp_SUM	.874	.899	.915	1.000	.884	.891
	Assur_SUM	.867	.879	.880	.884	1.000	.871
	Empat_SUM	.882	.891	.916	.891	.871	1.000
Sig. (1-tailed)	Loyal_SUM	.	.000	.000	.000	.000	.000
	Tang_SUM	.000	.	.000	.000	.000	.000
	Reliab_SUM	.000	.000	.	.000	.000	.000
	Resp_SUM	.000	.000	.000	.	.000	.000
	Assur_SUM	.000	.000	.000	.000	.	.000
	Empat_SUM	.000	.000	.000	.000	.000	.
N	Loyal_SUM	200	200	200	200	200	200
	Tang_SUM	200	200	200	200	200	200
	Reliab_SUM	200	200	200	200	200	200
	Resp_SUM	200	200	200	200	200	200
	Assur_SUM	200	200	200	200	200	200
	Empat_SUM	200	200	200	200	200	200

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Empat_SUM, Assur_SUM, Tang_SUM, Resp_SUM, Reliab_SUM ^a		Enter

a. All requested variables entered.



Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.920 ^a	.846	.842	1.52857

a. Predictors: (Constant), Empat_SUM, Assur_SUM, Tang_SUM, Resp_SUM, Reliab_SUM

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2483.471	5	496.694	212.579	.000 ^a
	Residual	453.284	194	2.337		
	Total	2936.755	199			

a. Predictors: (Constant), Empat_SUM, Assur_SUM, Tang_SUM, Resp_SUM, Reliab_SUM

b. Dependent Variable: Loyal_SUM

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.669	.497		-1.346	.180
	Tang_SUM	.312	.084	.297	3.697	.000
	Reliab_SUM	.063	.078	.073	.803	.423
	Resp_SUM	.145	.084	.140	1.739	.084
	Assur_SUM	.207	.073	.195	2.832	.005
	Empat_SUM	.217	.066	.255	3.288	.001

a. Dependent Variable: Loyal_SUM



Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Satis_SUM, Tang_SUM, Assur_SUM, Resp_SUM, Empat_SUM, Reliab_SUM ^a		. Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.920 ^a	.847	.842	1.52630

a. Predictors: (Constant), Satis_SUM, Tang_SUM, Assur_SUM, Resp_SUM, Empat_SUM, Reliab_SUM

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2487.146	6	414.524	177.939	.000 ^a
	Residual	449.609	193	2.330		
	Total	2936.755	199			

a. Predictors: (Constant), Satis_SUM, Tang_SUM, Assur_SUM, Resp_SUM, Empat_SUM, Reliab_SUM

b. Dependent Variable: Loyal_SUM



Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.680	.496		-1.371	.172
	Tang_SUM	.296	.085	.282	3.474	.001
	Reliab_SUM	.053	.079	.061	.672	.502
	Resp_SUM	.128	.085	.124	1.516	.131
	Assur_SUM	.170	.078	.161	2.169	.031
	Empat_SUM	.182	.071	.214	2.547	.012
	Satis_SUM	.043	.034	.119	1.256	.211

a. Dependent Variable: Loyal_SUM