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Lampiran 1

Hasil Survey Pra Penelitian bank bjb KCP Pos Pengumben

Responden	Tanggapan				Kritik/Masukkan
	Tidak Puas	Cukup Puas	Puas	Sangat Puas	
1			X		pelayanan bank bjb agar lebih ditingkatkan lagi
2	X				produk & layanan bank bjb belum canggih fungsi-fungsi ATM bank bjb masih standar staf bank bjb jarang tersenyum/kurang ramah produk bank bjb kurang beragam
3		X			bank bjb agar lebih banyak melakukan promosi kantor bank bjb belum ada wifi
4			X		biaya bank bjb administrasi naik
5		X			letak kantor bank bjb sangat strategis, namun tempat parkirnya kecil bank bjb sudah bagus karena relatif mudah dijangkau
6	X				staf bank bjb menerima telepon saat sedang bicara dengan nasabah progres komplain di bank bjb lambat
7		X			pimpinan bank bjb agak sulit untuk ditemui bank bjb sebaiknya memperbanyak hadiah & undian
8		X			layanan bank bjb kadang mengalami offline lahan parkir bank bjb agak sempit
9				X	bank bjb sudah baik dalam memberikan service
10		X			jaringan ATM bank bjb masih sedikit jumlahnya layanan bank bjb belum berkesan
11	X				bank bjb jarang memberikan hadiah

			jawaban staf bank bjb kurang memuaskan komplain kartu ATM bank bjb sudah lama namun belum terselesaikan bank bjb belum menyediakan internet banking
12		X	bunga tabungan relatif kecil bank bjb perlu lebih banyak promosi, iklan dan lain-lain
13			X biaya di bank bjb lebih murah dibanding bank X
14	X		staf bank bjb kurang komunikatif dan jarang memberi senyum
15			X jumlah jaringan kantor bank bjb lebih diperbanyak
16	X		staf bank bjb sering berganti ganti, layanannya tidak seragam staf bank bjb kurang sigap (lambat) tabungan bank bjb kurang memadai untuk kegiatan usaha/bisnis solusi yang disampaikan kurang memuaskan
17	X		staf setiap hari berganti, layanannya tidak seragam kartu ATM bank bjb belum tersambung jaringan visa/mastercard
18			X layanan bank bjb sudah memuaskan nasabah bank bjb tidak perlu antri
19		X	kantor bank bjb agar dapat dibuat lebih menarik promosi bank bjb agar diperluas jangkauannya layanan bank bjb agar dapat menjangkau pasar-pasar
20			X agar jumlah jaringan ATM bank bjb diperbanyak di bank bjb nasabah tidak perlu antri agar menyediakan internet banking (sehingga tidak perlu datang ke bank)
21	X		staf bank bjb tidak ramah

			<p>produk bank bjb tidak menarik (bank-bank lain sudah punya)</p> <p>toilet bank bjb agak berbau</p> <p>parkir bank bjb sempit</p>	
22		X	<p>dinding gedung sudah mulai kusam</p> <p>bunga tabungan sangat kecil (tidak menarik)</p>	
23		X	<p>bank bjb agar menyediakan mobile banking dan internet banking</p> <p>sudah cukup baik</p>	
24	X		<p>staf bank bjb terlalu formal/tidak komunikatif</p> <p>komplain di bank bjb lambat penyelesaiannya</p> <p>layanan bank bjb masih kalah dibandingkan dengan bank X</p>	
25			X	<p>biaya administrasi dan ATM bank bjb naik</p> <p>agar semakin banyak memberikan hadiah atau surprise bagi nasabah</p>

Lampiran 2

Form Kuisioner

Nasabah Yth.

Saya Hendra Cipta, Mahasiswa MM Universitas Mercu Buana, sedang mengadakan penelitian mengenai pengaruh kualitas layanan, kualitas produk dan persepsi harga terhadap kepuasan nasabah bank bjb KCP Pos Pengumben serta dampaknya terhadap WOM (*word of mouth*). Untuk itu, mohon bantuan Bapak/Ibu untuk mengisi kuisioner berikut. Data yang Bapak/Ibu berikan akan dijaga kerahasiaannya. Atas kesediaan dan bantuan Bapak/Ibu, saya ucapkan terima kasih.

I. Identitas Responden (Dirahasiakan)

BERIKAN TANDA (X) PADA JAWABAN YANG SESUAI

- Jenis Kelamin Saudara:
 - Pria
 - Wanita
- Pendidikan formal terakhir:
 - SD – SLTP
 - SMU
 - Diploma
 - S1
 - S2
 - S3
- Jenis pekerjaan Saudara:
 - PNS
 - Karyawan Swasta
 - Wiraswasta
 - Profesional (Dokter, Pengacara, dsb)
 - Pelajar / Mahasiswa
 - Ibu Rumah Tangga
 - Lain-lain
- Pengeluaran per bulan:
 - < Rp. 5 Juta
 - Rp. 5 Juta s/d 10 Juta
 - > Rp. 10 Juta
- Lama Anda menjadi nasabah bank bjb KCP Pos Pengumben: _____ (tahun)
_____ (bulan)
- Berapa kali dalam 6 (enam) bulan terakhir, Anda berkunjung ke bank bjb KCP Pos Pengumben:
 - < 2 kali (kurang dari 2 kali)
 - 2 kali
 - > 2 kali (lebih dari 2 kali)
- Apakah Anda memiliki rekening tabungan di bank lain: a. Ya b. Tidak

II. Pernyataan

Beri tanda checklist (X) pada salah satu kolom berikut yang menurut pendapat anda paling sesuai.

- (1) STS : Sangat Tidak Setuju
(2) TS : Tidak Setuju

- (3) N : Netral
 (4) S : Setuju
 (5) SS : Sangat Setuju

KUISIONER						
No	Pilihlah Jawaban Yang Sesuai Menurut Saudara Dengan Memberi Tanda (X) Pada Kolom Yang Telah Disediakan					
	Kehandalan	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
1	Karyawan bank bjb KCP Pos Pengumben selalu menepati janji kepada saya					
2	Karyawan bank bjb KCP Pos Pengumben bekerja secara sungguh-sungguh					
3	Karyawan bank bjb KCP Pos Pengumben selalu memberikan pelayanan secara tepat sejak awal kepada saya					
4	Karyawan bank bjb KCP Pos Pengumben selalu bekerja secara teliti					
No	Tampilan	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
5	Lokasi kantor bank bjb KCP Pos Pengumben strategis					
6	Kapasitas lahan parkir bank bjb KCP Pos Pengumben memadai					
7	Interior Gedung bank bjb KCP Pos Pengumben sangat menarik					
8	<i>Banking Hall</i> bank bjb KCP Pos Pengumben sangat nyaman					
9	<i>Neon Box</i> bank bjb KCP Pos Pengumben sangat menarik secara visual					
10	Karyawan bank bjb KCP Pos Pengumben selalu berpenampilan rapi					
No	Kepedulian	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
11	Karyawan bank bjb KCP Pos Pengumben selalu memberikan perhatian secara tulus ketika saya sedang berbicara					
12	Karyawan bank bjb KCP Pos Pengumben selalu siap mendengarkan keluhan saya					

13	Karyawan bank bjb KCP Pos Pengumben mampu memahami kebutuhan saya					
14	Karyawan bank bjb KCP Pos Pengumben selalu memprioritaskan untuk melayani saya					
15	Karyawan bank bjb KCP Pos Pengumben selalu memberikan perhatian personal kepada saya					
No	Jaminan	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
16	Saya merasa aman bertransaksi di bank bjb KCP Pos Pengumben					
17	Karyawan bank bjb KCP Pos Pengumben mampu meyakinkan saya					
18	Karyawan bank bjb KCP Pos Pengumben sangat menguasai pekerjaannya					
19	Karyawan bank bjb KCP Pos Pengumben memiliki pengetahuan yang memadai untuk menjawab pertanyaan-pertanyaan saya					
No	Ketanggapan	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
20	Karyawan bank bjb KCP Pos Pengumben bereaksi cepat (sigap) dalam melayani saya					
21	Karyawan bank bjb KCP Pos Pengumben selalu bersedia membantu saya					
22	Karyawan bank bjb KCP Pos Pengumben selalu memberikan sambutan / sapaan dalam melayani saya					
23	Karyawan bank bjb KCP Pos Pengumben dapat dengan segera memahami / mengerti kebutuhan saya					
No	Kinerja Produk	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
24	Persyaratan pembukaan rekening tabungan bank bjb sangat mudah					
25	Tabungan bank bjb memiliki jaringan ATM yang tersebar luas					
26	Tabungan bank bjb memiliki tingkat suku bunga yang menarik					
27	Transaksi melalui tabungan bank bjb sangat mudah					
28	Tabungan bank bjb dapat ditransaksikan di bank bjb mana saja					
No	Fitur Produk	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju

29	Fitur tabungan bank bjb (<i>sms banking, internet banking, dll</i>) sangat canggih					
30	ATM bank bjb dapat tarik tunai di ATM bank lain					
31	ATM bank bjb dapat digunakan untuk pembayaran (<i>internet, listrik, telepon, kartu kredit, tiket, dll</i>)					
32	Cetak mutasi rekening atau rekening koran tabungan mudah diperoleh					
33	Tabungan bank bjb memiliki banyak ragam jenis (<i>tabungan anak, tabungan haji, tabungan pensiun, tabungan bisnis, dll</i>)					
No	Kehandalan Produk	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
34	Uang milik saya dalam rekening tabungan bank bjb tersimpan aman					
35	Seluruh informasi mengenai saya dalam tabungan bank bjb dijamin kerahasiaannya					
36	Tabungan bank bjb tidak pernah mengalami gangguan (<i>offline, gagal transfer, gagal kirim, dsb</i>)					
37	ATM bank bjb tidak mudah diretas / dibobol					
No	Biaya yang Terjangkau	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
38	Biaya yang dibebankan (<i>biaya administrasi dan biaya transaksi tabungan</i>) bank bjb "murah"					
39	Biaya yang dibebankan (<i>biaya administrasi dan biaya transaksi tabungan</i>) bank bjb "wajar"					
40	Biaya yang dibebankan (<i>biaya administrasi dan biaya transaksi tabungan</i>) bank bjb sesuai dengan kemampuan ekonomi masyarakat pada umumnya					
No	Biaya Bersaing	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
41	Biaya yang dibebankan (<i>biaya administrasi dan biaya transaksi tabungan</i>) bank bjb "menarik"					
42	Biaya yang dibebankan (<i>biaya administrasi dan biaya transaksi tabungan</i>) bank bjb "kompetitif"					
43	Biaya yang dibebankan (<i>biaya administrasi dan biaya transaksi tabungan</i>) bank bjb lebih					

	murah dibandingkan bank-bank lainnya					
No	Kesesuaian Biaya dengan Kualitas	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
44	Biaya yang dibebankan (<i>biaya administrasi dan biaya transaksi tabungan</i>) di bank bjb KCP Pos Pengumben sudah sesuai dengan manfaat layanan yang saya rasakan					
45	Biaya yang dibebankan (<i>biaya administrasi dan biaya transaksi tabungan</i>) di bank bjb KCP Pos Pengumben sudah sesuai dengan kualitas produk yang saya terima					
46	Biaya yang dibebankan (<i>biaya administrasi dan biaya transaksi tabungan</i>) di bank bjb KCP Pos Pengumben sudah sesuai dengan kinerja yang dihasilkan					
No	Kepuasan Nasabah	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
47	Saya puas atas pelayanan bank bjb KCP Pos Pengumben					
48	Saya puas atas produk tabungan bank bjb					
49	Saya puas atas biaya yang dibebankan (<i>biaya transaksi dan biaya administrasi tabungan</i>) di bank bjb KCP Pos Pengumben					
50	Saya puas terhadap bank bjb KCP Pos Pengumben secara keseluruhan					
No	Word of Mouth	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
51	Saya selalu merekomendasikan bank bjb KCP Pos Pengumben kepada orang lain					
52	Saya selalu menceritakan hal-hal positif tentang bank bjb KCP Pos Pengumben kepada orang lain					
53	Saya sering menceritakan kelebihan-kelebihan produk tabungan bank bjb kepada orang lain					
54	Saya menceritakan kenyamanan bertransaksi di bank bjb KCP Pos Pengumben kepada orang lain					
55	Saya akan mempertanyakan orang yang meragukan bank bjb KCP Pos Pengumben					

Lampiran 4

Hasil Uji Validitas dan Reliabilitas

1. Ringkasan Uji Validitas Seluruh Variabel

Tabel Lampiran 5. Hasil Uji Validitas

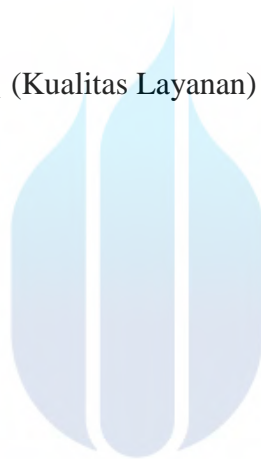
Kualitas Layanan	Nomor Item	Korelasi (r)	Status
X_1	1	0,706	Valid
	2	0,739	Valid
	3	0,727	Valid
	4	0,811	Valid
	5	0,705	Valid
	6	0,576	Valid
	7	0,734	Valid
	8	0,673	Valid
	9	0,792	Valid
	10	0,690	Valid
	11	0,683	Valid
	12	0,732	Valid
	13	0,662	Valid
	14	0,749	Valid
	15	0,820	Valid
	16	0,700	Valid
	17	0,821	Valid
	18	0,618	Valid
	19	0,654	Valid
	20	0,638	Valid
	21	0,730	Valid
	22	0,733	Valid
	23	0,639	Valid
Kualitas Produk	Nomor item	Korelasi (r)	Status
X_2	24	0,760	Valid
	25	0,724	Valid
	26	0,734	Valid
	27	0,635	Valid
	28	0,777	Valid
	29	0,704	Valid
	30	0,663	Valid
	31	0,708	Valid
	32	0,792	Valid
	33	0,661	Valid
	34	0,738	Valid
	35	0,634	Valid
	36	0,737	Valid
	37	0,731	Valid
Persepsi Harga	Nomor item	Korelasi (r)	Status
X_3	38	0,730	Valid
	39	0,731	Valid
	40	0,698	Valid
	41	0,726	Valid
	42	0,718	Valid
	43	0,654	Valid

	44	0,641	Valid
	45	0,693	Valid
	46	0,674	Valid
Kepuasan Nasabah	Nomor item	Korelasi (r)	Status
Y	47	0,692	Valid
	48	0,776	Valid
	49	0,762	Valid
	50	0,784	Valid
Word of Mouth	Nomor item	Korelasi (r)	Status
Z	51	0,786	Valid
	52	0,633	Valid
	53	0,594	Valid
	54	0,795	Valid
	55	0,737	Valid

Sumber: Data Penelitian Diolah, (2015)

2. Uji Validitas Variabel X_1 (Kualitas Layanan)

N = 30



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r tabel (0,05) = 0,361

Correlations

	Item1	Item2	Item3	Item4	Item5	Item6	Item7	Item8	Item9	Item10	Item11	Item12	Item13	Item14	Item15	Item16	Item17	Item18	Item19	Item20	Item21	Item22	Item23	TSX1		
Item1	Pearson Correlation Sig. (2-tailed) N	1 .001 30	.587** .003 30	.524** .016 30	.436** .008 30	.472** .000 30	.597** .001 30	.570** .001 30	.584** .015 30	.619** .005 30	.440* .017 30	.496** .011 30	.458* .058 30	.376* .040 30	.601** .000 30	.259 .167 30	.502** .005 30	.392 .032 30	.385 .036 30	.496** .005 30	.589** .001 30	.460* .010 30	.446* .014 30	.706** .000 30		
Item2	Pearson Correlation Sig. (2-tailed) N	.587** .001 30	1 .000 30	.701** .003 30	.529** .011 30	.529** .003 30	.457 .011 30	.601** .000 30	.415* .023 30	.527** .003 30	.267 .154 30	.434* .017 30	.411* .024 30	.392* .032 30	.438* .015 30	.588** .000 30	.286 .126 30	.507** .004 30	.267 .153 30	.543** .002 30	.681** .000 30	.729** .000 30	.625** .000 30	.668** .000 30	.739** .000 30	
Item3	Pearson Correlation Sig. (2-tailed) N	.524** .003 30	.701** .000 30	1 .001 30	.593** .001 30	.568** .001 30	.330 .075 30	.580** .018 30	.430* .092 30	.313 .244 30	.220 .008 30	.474** .040 30	.377* .053 30	.357 .040 30	.460* .011 30	.658** .000 30	.390* .033 30	.439* .015 30	.409* .025 30	.666** .000 30	.727** .000 30	.477** .000 30	.630** .000 30	.727** .000 30		
Item4	Pearson Correlation Sig. (2-tailed) N	.436* .016 30	.529** .003 30	.593** .001 30	1 .000 30	.687** .000 30	.308 .074 30	.509** .028 30	.626** .006 30	.584** .001 30	.734** .004 30	.507** .004 30	.620** .006 30	.489** .000 30	.677** .000 30	.575** .000 30	.671** .000 30	.612** .009 30	.399* .004 30	.516* .013 30	.449* .005 30	.503* .000 30	.740** .000 30	.333 .072 30	.811** .000 30	
Item5	Pearson Correlation Sig. (2-tailed) N	.472** .008 30	.529** .003 30	.568** .001 30	.687** .000 30	1 .000 30	.502** .005 30	.331 .074 30	.572** .005 30	.498** .000 30	.474** .000 30	.424* .026 30	.406* .004 30	.505** .000 30	.610** .000 30	.451* .012 30	.477** .000 30	.619** .008 30	.433* .017 30	.480** .007 30	.245 .192 30	.472** .008 30	.433* .017 30	.287 .125 30	.705** .000 30	
Item6	Pearson Correlation Sig. (2-tailed) N	.597** .000 30	.457* .011 30	.330 .075 30	.308 .097 30	.502** .005 30	1 .284 30	.202 .000 30	.614** .000 30	.601** .091 30	.314 .000 30	.645** .038 30	.381* .040 30	.378* .046 30	.366* .038 30	.381* .302 30	.195 .006 30	.195 .243 30	.135 .477 30	.154 .416 30	.454* .012 30	.378* .040 30	.390* .033 30	.576** .001 30		
Item7	Pearson Correlation Sig. (2-tailed) N	.570** .001 30	.601** .000 30	.580** .001 30	.509** .004 30	.331 .074 30	.202 .284 30	1 .037 30	.383* .006 30	.491** .002 30	.535** .005 30	.411* .024 30	.539** .000 30	.363* .049 30	.373* .042 30	.373* .000 30	.755** .007 30	.479** .000 30	.660** .000 30	.601** .016 30	.436* .000 30	.533** .000 30	.572** .000 30	.536** .000 30	.555** .000 30	.734** .000 30
Item8	Pearson Correlation Sig. (2-tailed) N	.584** .001 30	.415* .023 30	.430* .018 30	.626** .001 30	.572** .001 30	.614** .037 30	.383* .001 30	1 .586** 30	.573** .001 30	.547** .002 30	.428* .018 30	.358 .052 30	.482** .007 30	.358 .004 30	.482** .009 30	.515** .002 30	.336 .069 30	.542** .002 30	.362* .049 30	.340 .066 30	.165 .384 30	.445* .014 30	.394* .031 30	.218 .247 30	.673** .000 30
Item9	Pearson Correlation Sig. (2-tailed) N	.619** .000 30	.527** .003 30	.313 .092 30	.584** .001 30	.498** .005 30	.601** .006 30	.491** .001 30	.586** .000 30	1 .667** 30	.607** .000 30	.657** .000 30	.492** .006 30	.707** .004 30	.515** .000 30	.614** .003 30	.789** .063 30	.343 .107 30	.300 .063 30	.492** .107 30	.474** .008 30	.653** .000 30	.332 .073 30	.792** .000 30		
Item10	Pearson Correlation Sig. (2-tailed) N	.440* .015 30	.267 .154 30	.220 .000 30	.734** .000 30	.474** .008 30	.314 .008 30	.535** .002 30	.573** .000 30	.667** .000 30	1 .503** 30	.579** .005 30	.478** .001 30	.555** .008 30	.541** .002 30	.551** .002 30	.630** .000 30	.403* .022 30	.315 .090 30	.164 .387 30	.376* .041 30	.596** .001 30	.207 .271 30	.690** .000 30		
Item11	Pearson Correlation Sig. (2-tailed) N	.496** .005 30	.434* .017 30	.474** .008 30	.507** .004 30	.424* .020 30	.645** .002 30	.411* .024 30	.547** .002 30	.607** .005 30	.503** .011 30	1 .456* 30	.473** .008 30	.360 .004 30	.473** .004 30	.507** .000 30	.509** .006 30	.488** .000 30	.335 .070 30	.249 .185 30	.379** .038 30	.475** .005 30	.496** .000 30	.391* .033 30	.683** .000 30	
Item12	Pearson Correlation Sig. (2-tailed) N	.458* .011 30	.411* .024 30	.377* .040 30	.620** .000 30	.406* .026 30	.381* .038 30	.539** .002 30	.428* .018 30	.657** .000 30	.579** .001 30	.456* .011 30	1 .695** 30	.704** .000 30	.504** .005 30	.591** .001 30	.678** .002 30	.533** .000 30	.349 .058 30	.431* .111 30	.297 .009 30	.471** .009 30	.281 .132 30	.732** .000 30		
Item13	Pearson Correlation Sig. (2-tailed) N	.350 .058 30	.392* .032 30	.357 .053 30	.489** .006 30	.505** .004 30	.378* .040 30	.363* .052 30	.358 .006 30	.492** .008 30	.478** .000 30	.360 .050 30	.695** .000 30	1 .572** 30	.525** .003 30	.385* .036 30	.554** .002 30	.544** .000 30	.570** .002 30	.313 .092 30	.293 .111 30	.413* .023 30	.365* .047 30	.662** .000 30		
Item14	Pearson Correlation Sig. (2-tailed) N	.376* .040 30	.438* .015 30	.460* .011 30	.677** .000 30	.610** .000 30	.366* .046 30	.373* .042 30	.482** .007 30	.707** .000 30	.555** .001 30	.473** .008 30	.704** .000 30	.572** .001 30	1 .500** 30	.726** .000 30	.422* .020 30	.503** .005 30	.422* .005 30	.503** .005 30	.358 .009 30	.392* .052 30	.237 .032 30	.749** .000 30		
Item15	Pearson Correlation Sig. (2-tailed) N	.601** .000 30	.588** .001 30	.658** .000 30	.575** .001 30	.451* .012 30	.381* .038 30	.755** .000 30	.515** .004 30	.515** .002 30	.507** .002 30	.504** .005 30	.525** .003 30	.500** .005 30	1 .512** 30	.654** .000 30	.686** .000 30	.649** .000 30	.532** .002 30	.602** .000 30	.504** .005 30	.602** .000 30	.723** .000 30	.820** .000 30		
Item16	Pearson Correlation Sig. (2-tailed) N	.259 .167 30	.286 .126 30	.390* .033 30	.671** .000 30	.477** .000 30	.195 .008 30	.479** .007 30	.336 .069 30	.614** .000 30	.551** .002 30	.509** .004 30	.385* .036 30	.726** .004 30	.512** .000 30	1 .636** 30	.541** .002 30	.342 .065 30	.514** .000 30	.461* .092 30	.514** .000 30	.461* .092 30	.516** .003 30	.366* .047 30	.700** .000 30	
Item17	Pearson Correlation Sig. (2-tailed) N	.502** .005 30	.507** .004 30	.439* .015 30	.612** .000 30	.619** .000 30	.491** .006 30	.660** .002 30	.542** .000 30	.789** .000 30	.630** .006 30	.488** .000 30	.678** .002 30	.554** .000 30	.723** .000 30	.654** .000 30	.636** .000 30	1 .571** 30	.465** .010 30	.341 .066 30	.465** .010 30	.577** .001 30	.379* .039 30	.821** .000 30		
Item18	Pearson Correlation Sig. (2-tailed) N	.392* .032 30	.267 .153 30	.409* .025 30	.399* .029 30	.433* .017 30	.220 .243 30	.601** .000 30	.362* .049 30	.343 .063 30	.403* .027 30	.335 .030 30	.533** .002 30	.544** .002 30	.422* .000 30	.686** .000 30	.541** .002 30	.571** .000 30	1 .031 30	.394* .136 30	.279 .060 30	.347 .049 30	.147 .005 30	.498** .000 30	.618** .000 30	
Item19	Pearson Correlation Sig. (2-tailed) N	.385* .036 30	.543** .000 30	.666** .000 30	.516** .004 30	.480** .007 30	.135 .477 30	.438* .016 30	.340 .066 30	.300 .107 30	.315 .090 30	.240 .185 30	.570** .001 30	.503** .005 30	.649** .000 30	.342 .065 30	.465** .010 30	.394* .031 30	1 .530** 30	.558** .000 30	.452* .012 30	.567** .001 30	.654** .000 30			
Item20	Pearson Correlation Sig. (2-tailed) N	.496** .005 30	.681** .000 30	.655** .000 30	.449* .013 30	.245 .192 30	.154 .416 30	.533** .002 30	.165 .384 30	.492** .006 30	.164 .387 30	.379* .039 30	.431* .018 30	.313 .092 30	.468** .009 30	.532** .002 30	.514** .004 30	.341 .066 30	.279 .136 30	.530** .003 30	1 .001 30	.563** .000 30	.542** .002 30	.604** .000 30	.638** .000 30	
Item21	Pearson Correlation Sig. (2-tailed) N	.589** .001 30	.729** .000 30	.727** .000 30	.503** .000 30	.472** .008 30	.454* .012 30	.572** .001 30	.445* .014 30	.474** .008 30	.376* .041 30	.475** .008 30	.297 .111 30	.293 .052 30	.358 .000 30	.602** .010 30	.461* .060 30	.465** .010 30	.347 .060 30	.558** .000 30	.563** .001 30	1 .624** 30	.686** .000 30	.730** .000 30		
Item22	Pearson Correlation Sig. (2-tailed) N	.460* .010 30	.625** .000 30	.477** .000 30	.740** .000 30	.433* .017 30	.378* .040 30	.536** .002 30	.394* .031 30	.653** .000 30	.596** .005 30	.496** .009 30	.471** .023 30	.413* .032 30	.392* .005 30	.504** .005 30	.516** .003 30	.577** .001 30	.147 .439 30	.452* .012 30	.542** .000 30	.624** .000 30	1 .007 30	.485** .000 30	.733** .000 30	
Item23	Pearson Correlation Sig. (2-tailed) N	.446* .014 30	.668** .000 30	.630** .000 30	.333 .125 30	.287 .033 30	.380* .001 30	.555** .247 30	.218 .073 30	.332 .271 30	.207 .132 30	.391* .047 30	.281 .207 30	.365* .132 30	.237 .047 30	.723** .207 30	.366* .047 30	.379* .039 30	.498** .005 30	.567** .001 30	.604* .000 30	.686** .000 30	.485** .007 30	1 .000 30	.639** .000 30	
TSX1	Pearson Correlation Sig. (2-tailed) N	.706** .000 30	.739** .000 30	.727** .000 30	.811** .000 30	.705** .000 30	.576** .000 30	.734** .000 30	.673** .000 30	.792** .000 30	.690** .000 30	.683** .000 30	.732** .000 30	.662** .000 30	.749** .000 30	.820** .000 30	.700** .000 30	.821** .000 30	.618** .000 30	.654** .000 30	.638** .000 30	.730** .000 30	.733** .000 30	.639** .000 30	1	

** Correlation is significant at the 0.01 level (2-tailed).
* Correlation is significant at the 0.05 level (2-tailed).

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item1	91.47	217.499	.676	.953
Item2	91.73	214.340	.709	.953
Item3	91.60	213.076	.692	.953
Item4	91.60	211.972	.787	.952
Item5	91.87	216.740	.673	.953
Item6	91.53	221.775	.540	.954
Item7	91.77	214.806	.704	.953
Item8	91.97	214.171	.631	.954
Item9	92.03	211.964	.766	.952
Item10	91.63	215.068	.654	.953
Item11	91.60	216.455	.649	.953
Item12	91.57	214.116	.701	.953
Item13	91.80	215.890	.623	.954
Item14	91.73	214.064	.719	.953
Item15	91.30	215.252	.801	.952
Item16	91.77	215.082	.666	.953
Item17	91.87	211.016	.798	.952
Item18	91.47	218.464	.578	.954
Item19	91.70	217.941	.619	.954
Item20	91.50	219.362	.604	.954
Item21	91.40	218.455	.705	.953
Item22	91.77	212.047	.698	.953
Item23	91.67	219.540	.605	.954

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.955	23

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

4. Uji Validitas Variabel X₂ (Kualitas Produk)

N = 30

r tabel (0,05) = 0,361

Correlations

	Item24	Item25	Item26	Item27	Item28	Item29	Item30	Item31	Item32	Item33	Item34	Item35	Item36	Item37	TSX2	
Item24	Pearson Correlation	1	.591**	.620**	.279	.554**	.431*	.293	.657**	.714**	.366*	.475**	.422*	.560**	.647**	.760**
	Sig. (2-tailed)		.001	.000	.135	.002	.017	.117	.000	.000	.046	.008	.020	.001	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item25	Pearson Correlation	.591**	1	.403*	.430*	.599**	.447*	.454*	.521**	.521**	.331	.414*	.494**	.510**	.554**	.724**
	Sig. (2-tailed)	.001		.027	.018	.000	.013	.012	.003	.003	.074	.023	.006	.004	.002	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item26	Pearson Correlation	.620**	.403*	1	.338	.675**	.668**	.375*	.481**	.503**	.350	.443*	.415*	.587**	.496**	.734**
	Sig. (2-tailed)	.000	.027		.068	.000	.000	.041	.007	.005	.058	.014	.023	.001	.005	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item27	Pearson Correlation	.279	.430*	.338	1	.495**	.436*	.410*	.365*	.370*	.472**	.484**	.259	.564**	.447*	.635**
	Sig. (2-tailed)	.135	.018	.068		.005	.016	.024	.048	.044	.008	.007	.167	.001	.013	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item28	Pearson Correlation	.554**	.599**	.675**	.495**	1	.543**	.422*	.571**	.563**	.312	.455*	.569**	.558**	.458*	.777**
	Sig. (2-tailed)	.002	.000	.000	.005		.002	.020	.001	.001	.094	.011	.001	.001	.011	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item29	Pearson Correlation	.431*	.447*	.668**	.436*	.543**	1	.315	.268	.524**	.399*	.532**	.344	.477**	.563**	.704**
	Sig. (2-tailed)	.017	.013	.000	.016	.002		.090	.153	.003	.029	.002	.062	.008	.001	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item30	Pearson Correlation	.293	.454*	.375*	.410*	.422*	.315	1	.433*	.505**	.617**	.518**	.533**	.418*	.356	.663**
	Sig. (2-tailed)	.117	.012	.041	.024	.020	.090		.017	.004	.000	.003	.002	.021	.053	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item31	Pearson Correlation	.657**	.521**	.481**	.365*	.571**	.268	.433*	1	.497**	.531**	.439*	.523**	.543**	.324	.708**
	Sig. (2-tailed)	.000	.003	.007	.048	.001	.153	.017		.005	.003	.015	.003	.002	.081	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item32	Pearson Correlation	.714**	.521**	.503**	.370*	.563**	.524**	.505**	.497**	1	.556**	.538**	.466**	.392*	.681**	.792**
	Sig. (2-tailed)	.000	.003	.005	.044	.001	.003	.004	.005		.001	.002	.009	.032	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item33	Pearson Correlation	.366*	.331	.350	.472**	.312	.399*	.617**	.531**	.556**	1	.568**	.358	.319	.371*	.661**
	Sig. (2-tailed)	.046	.074	.058	.008	.094	.029	.000	.003	.001		.001	.052	.085	.043	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item34	Pearson Correlation	.475**	.414*	.443*	.484**	.455*	.532**	.518**	.439*	.538**	.568**	1	.378*	.590**	.530**	.738**
	Sig. (2-tailed)	.008	.023	.014	.007	.011	.002	.003	.015	.002	.001		.040	.001	.003	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item35	Pearson Correlation	.422*	.494**	.415*	.259	.569**	.344	.533**	.523**	.466**	.358	.378*	1	.430*	.256	.634**
	Sig. (2-tailed)	.020	.006	.023	.167	.001	.062	.002	.003	.009	.052	.040		.018	.172	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item36	Pearson Correlation	.560**	.510**	.587**	.564**	.558**	.477**	.418*	.543**	.392*	.319	.590**	.430*	1	.545**	.737**
	Sig. (2-tailed)	.001	.004	.001	.001	.001	.008	.021	.002	.032	.085	.001	.018		.002	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Item37	Pearson Correlation	.647**	.554**	.496**	.447*	.458*	.563**	.356	.324	.681**	.371*	.530**	.256	.545**	1	.731**
	Sig. (2-tailed)	.000	.002	.005	.013	.011	.001	.053	.081	.000	.043	.003	.172	.002		.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
TSX2	Pearson Correlation	.760**	.724**	.734**	.635**	.777**	.704**	.663**	.708**	.792**	.661**	.738**	.634**	.737**	.731**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30

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

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

5. Uji Reliabilitas Variabel X₂ (Kualitas Produk)

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
58.67	77.264	8.790	14

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item24	54.30	66.631	.714	.918
Item25	54.40	67.421	.674	.920
Item26	54.53	67.361	.686	.919
Item27	54.67	68.299	.570	.923
Item28	54.77	65.082	.727	.918
Item29	54.63	65.895	.639	.921
Item30	54.60	67.903	.601	.922
Item31	54.40	67.214	.653	.920
Item32	54.30	64.769	.745	.917
Item33	54.33	67.402	.595	.922
Item34	54.53	66.395	.686	.919
Item35	54.30	69.321	.578	.922
Item36	54.37	68.654	.698	.919
Item37	54.53	65.706	.673	.920

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.925	14

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

6. Uji Validitas Variabel X₃ (Persepsi Harga)

N = 30

r tabel (0,05) = 0,361

Correlations

	Item38	Item39	Item40	Item41	Item42	Item43	Item44	Item45	Item46	TSX3
Item38 Pearson Correlation	1	.573**	.605**	.404*	.438*	.257	.377*	.402*	.600**	.730**
Sig. (2-tailed)		.001	.000	.027	.015	.170	.040	.028	.000	.000
N	30	30	30	30	30	30	30	30	30	30
Item39 Pearson Correlation	.573**	1	.531**	.472**	.511**	.269	.490**	.403*	.338	.731**
Sig. (2-tailed)	.001		.003	.009	.004	.151	.006	.027	.068	.000
N	30	30	30	30	30	30	30	30	30	30
Item40 Pearson Correlation	.605**	.531**	1	.395*	.311	.359	.242	.333	.568**	.698**
Sig. (2-tailed)	.000	.003		.031	.094	.052	.197	.072	.001	.000
N	30	30	30	30	30	30	30	30	30	30
Item41 Pearson Correlation	.404*	.472**	.395*	1	.481**	.431*	.506**	.451*	.368*	.726**
Sig. (2-tailed)	.027	.009	.031		.007	.018	.004	.012	.046	.000
N	30	30	30	30	30	30	30	30	30	30
Item42 Pearson Correlation	.438*	.511**	.311	.481**	1	.467**	.412*	.489**	.399*	.718**
Sig. (2-tailed)	.015	.004	.094	.007		.009	.024	.006	.029	.000
N	30	30	30	30	30	30	30	30	30	30
Item43 Pearson Correlation	.257	.269	.359	.431*	.467**	1	.326	.504**	.481**	.654**
Sig. (2-tailed)	.170	.151	.052	.018	.009		.079	.004	.007	.000
N	30	30	30	30	30	30	30	30	30	30
Item44 Pearson Correlation	.377*	.490**	.242	.506**	.412*	.326	1	.430*	.261	.641**
Sig. (2-tailed)	.040	.006	.197	.004	.024	.079		.018	.164	.000
N	30	30	30	30	30	30	30	30	30	30
Item45 Pearson Correlation	.402*	.403*	.333	.451*	.489**	.504**	.430*	1	.252	.693**
Sig. (2-tailed)	.028	.027	.072	.012	.006	.004	.018		.180	.000
N	30	30	30	30	30	30	30	30	30	30
Item46 Pearson Correlation	.600**	.338	.568**	.368*	.399*	.481**	.261	.252	1	.674**
Sig. (2-tailed)	.000	.068	.001	.046	.029	.007	.164	.180		.000
N	30	30	30	30	30	30	30	30	30	30
TSX3 Pearson Correlation	.730**	.731**	.698**	.726**	.718**	.654**	.641**	.693**	.674**	1
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
N	30	30	30	30	30	30	30	30	30	30

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

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

7. Uji Reliabilitas Variabel X₃ (Persepsi Harga)

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
36.70	31.941	5.652	9

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item38	32.47	26.464	.661	.847
Item39	32.70	25.252	.641	.846
Item40	32.67	25.057	.588	.851
Item41	32.73	24.961	.628	.847
Item42	32.73	25.513	.627	.847
Item43	32.50	26.397	.555	.854
Item44	32.67	26.506	.538	.855
Item45	32.67	24.920	.577	.853
Item46	32.47	25.913	.572	.852

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.865	9

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

8. Uji Validitas Variabel Y (Kepuasan Nasabah)

N = 30

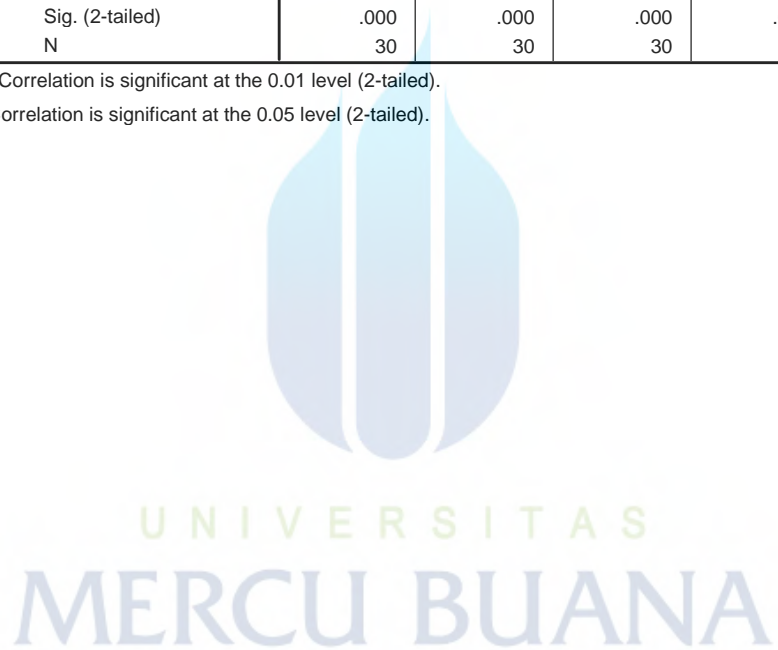
r tabel (0,05) = 0,361

Correlations

		Item47	Item48	Item49	Item50	TSY
Item47	Pearson Correlation	1	.496**	.327	.355	.692**
	Sig. (2-tailed)		.005	.077	.054	.000
	N	30	30	30	30	30
Item48	Pearson Correlation	.496**	1	.403*	.484**	.776**
	Sig. (2-tailed)	.005		.027	.007	.000
	N	30	30	30	30	30
Item49	Pearson Correlation	.327	.403*	1	.490**	.762**
	Sig. (2-tailed)	.077	.027		.006	.000
	N	30	30	30	30	30
Item50	Pearson Correlation	.355	.484**	.490**	1	.784**
	Sig. (2-tailed)	.054	.007	.006		.000
	N	30	30	30	30	30
TSY	Pearson Correlation	.692**	.776**	.762**	.784**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

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

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



9. Uji Reliabilitas Variabel Y (Kepuasan Nasabah)

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.07	7.720	2.778	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item47	12.10	5.266	.485	.716
Item48	11.90	4.714	.590	.659
Item49	12.17	4.420	.518	.703
Item50	12.03	4.447	.576	.665

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.745	4

10. Uji Validitas Variabel Z (*Word Of Mouth*)

N = 30



r tabel (0,05) = 0,361

Correlations

		Item51	Item52	Item53	Item54	Item55	TSZ
Item51	Pearson Correlation	1	.307	.162	.577**	.648**	.786**
	Sig. (2-tailed)		.099	.394	.001	.000	.000
	N	30	30	30	30	30	30
Item52	Pearson Correlation	.307	1	.780**	.253	.107	.633**
	Sig. (2-tailed)	.099		.000	.177	.575	.000
	N	30	30	30	30	30	30
Item53	Pearson Correlation	.162	.780**	1	.317	.059	.594**
	Sig. (2-tailed)	.394	.000		.088	.756	.001
	N	30	30	30	30	30	30
Item54	Pearson Correlation	.577**	.253	.317	1	.620**	.795**
	Sig. (2-tailed)	.001	.177	.088		.000	.000
	N	30	30	30	30	30	30
Item55	Pearson Correlation	.648**	.107	.059	.620**	1	.737**
	Sig. (2-tailed)	.000	.575	.756	.000		.000
	N	30	30	30	30	30	30
TSZ	Pearson Correlation	.786**	.633**	.594**	.795**	.737**	1
	Sig. (2-tailed)	.000	.000	.001	.000	.000	
	N	30	30	30	30	30	30

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

11. Uji Reliabilitas Variabel Z (Word Of Mouth)

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.40	11.283	3.359	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Item51	16.50	7.017	.622	.673
Item52	16.00	8.483	.451	.735
Item53	16.10	8.645	.394	.752
Item54	16.53	7.154	.648	.665
Item55	16.47	7.016	.514	.720

Reliability Statistics

Cronbach's Alpha	N of Items
.755	5

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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



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Lampiran 5

Hasil SPSS

1. Uji Korelasi Antar Variabel

Correlations

		Kualitas Pelayanan	Produk	Harga	Kepuasan Nasabah	Word Of Mouth
Kualitas Pelayanan	Pearson Correlation	1	.430**	.780**	.653**	.802**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	100	100	100	100	100
Produk	Pearson Correlation	.430**	1	.344**	.419**	.480**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	100	100	100	100	100
Harga	Pearson Correlation	.780**	.344**	1	.665**	.818**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	100	100	100	100	100
Kepuasan Nasabah	Pearson Correlation	.653**	.419**	.665**	1	.704**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	100	100	100	100	100
Word Of Mouth	Pearson Correlation	.802**	.480**	.818**	.704**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

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

2. Korelasi Antar Dimensi

2.1 Correlations Dimensi X_1 dengan Variabel Y

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Correlations

		Kehandalan	Berwujud	Empati	Jaminan	Ketanggapan	Kepuasan Nasabah
Kehandalan	Pearson Correlation	1	.570**	.518**	.513**	.637**	.425**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
Berwujud	Pearson Correlation	.570**	1	.605**	.581**	.499**	.387**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100
Empati	Pearson Correlation	.518**	.605**	1	.690**	.576**	.626**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100
Jaminan	Pearson Correlation	.513**	.581**	.690**	1	.477**	.704**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100
Ketanggapan	Pearson Correlation	.637**	.499**	.576**	.477**	1	.568**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
Kepuasan Nasabah	Pearson Correlation	.425**	.387**	.626**	.704**	.568**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

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

2.2 Correlations Dimensi X₂ dengan Variabel Y

Correlations

		Kinerja	Fitur-fitur	Kehandalan Produk	Kepuasan Nasabah
Kinerja	Pearson Correlation	1	.734**	.458**	.341**
	Sig. (2-tailed)		.000	.000	.001
	N	100	100	100	100
Fitur-fitur	Pearson Correlation	.734**	1	.610**	.540**
	Sig. (2-tailed)	.000		.000	.000
	N	100	100	100	100
Kehandalan Produk	Pearson Correlation	.458**	.610**	1	.152
	Sig. (2-tailed)	.000	.000		.130
	N	100	100	100	100
Kepuasan Nasabah	Pearson Correlation	.341**	.540**	.152	1
	Sig. (2-tailed)	.001	.000	.130	
	N	100	100	100	100

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

2.3 Correlations Dimensi X₃ dengan Variabel Y

Correlations

		Terjangkau	Bersaing	Kesesuaian Harga Dengan Kualitas	Kepuasan Nasabah
Terjangkau	Pearson Correlation	1	.454**	.486**	.440**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
Bersaing	Pearson Correlation	.454**	1	.568**	.587**
	Sig. (2-tailed)	.000		.000	.000
	N	100	100	100	100
Kesesuaian Harga Dengan Kualitas	Pearson Correlation	.486**	.568**	1	.591**
	Sig. (2-tailed)	.000	.000		.000
	N	100	100	100	100
Kepuasan Nasabah	Pearson Correlation	.440**	.587**	.591**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

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

2.4 Correlations Dimensi X₁ dengan Variabel Z

Correlations

		Kehandalan	Berwujud	Empati	Jaminan	Ketanggapan	Word Of Mouth
Kehandalan	Pearson Correlation	1	.570**	.518**	.513**	.637**	.535**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
Berwujud	Pearson Correlation	.570**	1	.605**	.581**	.499**	.671**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100
Empati	Pearson Correlation	.518**	.605**	1	.690**	.576**	.833**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100
Jaminan	Pearson Correlation	.513**	.581**	.690**	1	.477**	.615**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100
Ketanggapan	Pearson Correlation	.637**	.499**	.576**	.477**	1	.571**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
Word Of Mouth	Pearson Correlation	.535**	.671**	.833**	.615**	.571**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

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

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2.5 Correlations Dimensi X₂ dengan Variabel Z

Correlations

		Kinerja	Fitur-fitur	Kehandalan Produk	Word Of Mouth
Kinerja	Pearson Correlation	1	.734**	.458**	.359**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
Fitur-fitur	Pearson Correlation	.734**	1	.610**	.595**
	Sig. (2-tailed)	.000		.000	.000
	N	100	100	100	100
Kehandalan Produk	Pearson Correlation	.458**	.610**	1	.241*
	Sig. (2-tailed)	.000	.000		.016
	N	100	100	100	100
Word Of Mouth	Pearson Correlation	.359**	.595**	.241*	1
	Sig. (2-tailed)	.000	.000	.016	
	N	100	100	100	100

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

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

2.6 Correlations Dimensi X₃ dengan Variabel Z

Correlations

		Terjangkau	Bersaing	Kesesuaian Harga Dengan Kualitas	Word Of Mouth
Terjangkau	Pearson Correlation	1	.454**	.486**	.535**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
Bersaing	Pearson Correlation	.454**	1	.568**	.845**
	Sig. (2-tailed)	.000		.000	.000
	N	100	100	100	100
Kesesuaian Harga Dengan Kualitas	Pearson Correlation	.486**	.568**	1	.617**
	Sig. (2-tailed)	.000	.000		.000
	N	100	100	100	100
Word Of Mouth	Pearson Correlation	.535**	.845**	.617**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

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

3. Hasil Regresi Model 1

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Harga, Produk, Kualitas Pelayanan ^a	.	Enter

- a. All requested variables entered.
 b. Dependent Variable: Kepuasan Nasabah

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.715 ^a	.511	.495	1.787

- a. Predictors: (Constant), Harga, Produk, Kualitas Pelayanan
 b. Dependent Variable: Kepuasan Nasabah

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	320.159	3	106.720	33.406	.000 ^a
	Residual	306.681	96	3.195		
	Total	626.840	99			

- a. Predictors: (Constant), Harga, Produk, Kualitas Pelayanan
 b. Dependent Variable: Kepuasan Nasabah

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.678	1.870		-.897	.372
	Kualitas Pelayanan	.066	.029	.273	2.302	.023
	Produk	.059	.028	.166	2.098	.039
	Harga	.247	.071	.395	3.460	.001

- a. Dependent Variable: Kepuasan Nasabah

Uji Asumsi Klasik Model 1

Uji Multikolinieritas

Coefficients^a

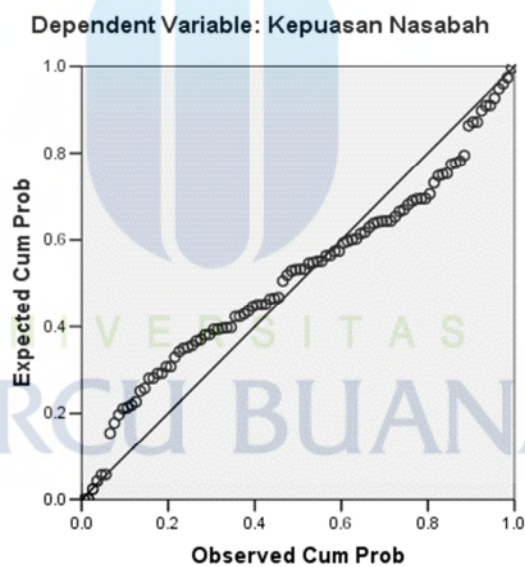
Model		Collinearity Statistics	
		Tolerance	VIF
1	Kualitas Pelayanan	.361	2.766
	Produk	.815	1.228
	Harga	.391	2.556

a. Dependent Variable: Kepuasan Nasabah

Uji Normalitas

Pada uji ini dapat dilihat dari grafik normalitas dibawah ini:

Normal P-P Plot of Regression Standardized Residual



One-Sample Kolmogorov-Smirnov Test

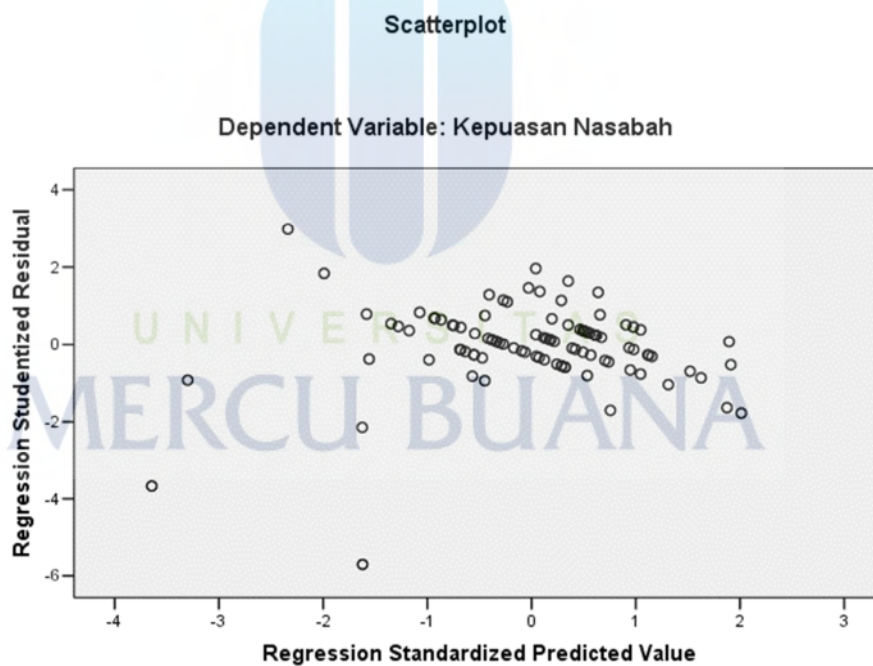
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.76005196
Most Extreme Differences	Absolute	.128
	Positive	.103
	Negative	-.128
Kolmogorov-Smirnov Z		1.276
Asymp. Sig. (2-tailed)		.077

a. Test distribution is Normal.

b. Calculated from data.

Uji Heterokedastisitas

Pada uji ini dapat dilihat dari grafik scatterplot berikut ini:



4. Hasil Regression Model 2

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Kepuasan Nasabah, Produk, Harga, Kualitas Pelayanan ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: Word Of Mouth

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879 ^a	.773	.763	1.485

a. Predictors: (Constant), Kepuasan Nasabah, Produk, Harga, Kualitas Pelayanan

b. Dependent Variable: Word Of Mouth

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	712.654	4	178.164	80.834	.000 ^a
	Residual	209.386	95	2.204		
	Total	922.040	99			

a. Predictors: (Constant), Kepuasan Nasabah, Produk, Harga, Kualitas Pelayanan

b. Dependent Variable: Word Of Mouth

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-6.028	1.560		-3.864	.000
	Kualitas Pelayanan	.089	.024	.305	3.656	.000
	Produk	.057	.024	.132	2.389	.019
	Harga	.320	.063	.423	5.097	.000
	Kepuasan Nasabah	.204	.085	.168	2.411	.018

a. Dependent Variable: Word Of Mouth

Uji Asumsi Klasik Model 2

Uji Multikolinieritas

Coefficients^a

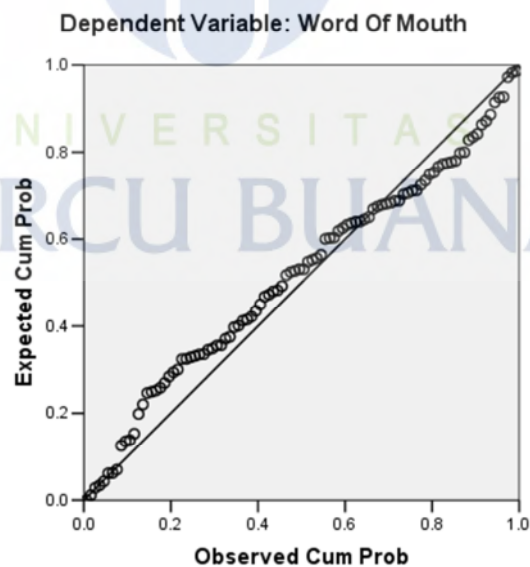
Model		Collinearity Statistics	
		Tolerance	VIF
1	Kualitas Pelayanan	.343	2.919
	Produk	.779	1.284
	Harga	.348	2.875
	Kepuasan Nasabah	.489	2.044

a. Dependent Variable: Word Of Mouth

Uji Normalitas

Pada uji ini dapat dilihat dari grafik normalitas dibawah ini:

Normal P-P Plot of Regression Standardized Residual



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.45430740
Most Extreme Differences	Absolute	.102
	Positive	.075
	Negative	-.102
Kolmogorov-Smirnov Z		1.020
Asymp. Sig. (2-tailed)		.250

a. Test distribution is Normal.

b. Calculated from data.

Uji Heterokedastisitas

Pada uji ini dapat dilihat dari grafik scatterplot berikut ini:

