

DAFTAR PUSTAKA

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LAMPIRAN 1

KUESIONER

Bagian 1 : Kuesioner Penelitian

Bagian 1 : Informasi Responden

Petunjuk: Berilah tanda silang (X) pada kotak di jawaban yang tersedia

Jenis Kelamin	:	1. Laki-Laki	2. Perempuan
Usia	:	1. 17-20	3. 25-30 Tahun
		2. 20-25	4. 30 tahun ke atas
Pendidikan	:	1. SMA	3. S1
		2. D3/Diploma	4. S2-S3
Penghasilan	:	1. <1 juta	3. 5-10 juta
		2. 1-5 juta	4. 10 juta - ke atas
Agama	:	1. Muslim	2. Non Muslim

Bagian II

Tanggapilah pertanyaan berikut dengan memberikan tanda silang (X) pada kolom penilaian yang menggambarkan pilihan anda:

Keterangan Jawaban :

- 1. STS : Sangat Tidak Setuju**
- 2. TS : Tidak Setuju**
- 3. RR : Ragu-ragu**
- 4. S : Setuju**
- 5. SS : Sangat Setuju**

(X1) Teknologi

No	Pernyataan	Penilaian				
		1	2	3	4	5
		STS	TS	RR	S	SS
1	Bank syariah ini memiliki sistem transaksi yang terkomputerisasi					
2	Mudah melakukan transaksi menggunakan Internet banking					
3	Mudah melakukan transaksi menggunakan Phone banking					
4	Mudah melakukan transaksi menggunakan SMS banking					

(X2) PRODUK

No	Pernyataan	Penilaian				
		1	2	3	4	5
		STS	TS	RR	S	SS
1	Bank ini sudah terkenal dengan <i>image</i> bank Islam					
2	Desain dan warna buku tabungan menarik					
3	Desain kartu ATM menarik					
4	Informasi yang ada di buku tabungan lengkap					
5	Kantor cabang yang mudah dijangkau					
6	Ketersediaan ATM yang banyak					
7	Karyawan mampu memberikan informasi yang baik mengenai produk bank					
8	Memiliki jaminan keamanan transaksi perbankan					
9	Penanganan keluhan terhadap nasabah bank dilakukan dengan baik					

(X3) PROMOSI

No	Pernyataan	Penilaian				
		1	2	3	4	5
		STS	TS	RR	S	SS
1	Adanya berbagai hadiah langsung dalam setiap simpanan yang saya lakukan					
2	Adanya simpanan berjangka platinum, yang menawarkan hadiah menarik seperti kulkas, TV, laptop dll					
3	Ada juga simpanan berjangka Gold dengan yang menawarkan hadiah langsung berupa motor					
4	Adanya bagi hasil yang berbeda antara nasabah lama dengan nasabah baru					

(X4) PENGETAHUAN

No	Pernyataan	Penilaian				
		1	2	3	4	5
		STS	TS	RR	S	SS
1	Pengetahuan mengenai sistem perbankan syariah					
2	Pengentahuan mengenai informasi bank syariah					
3	Pengetahuan mengenai nama dan citra bank					

(Y) KEPUTUSAN MENABUNG

No	Pernyataan	Penilaian				
		1	2	3	4	5
		STS	TS	RR	S	SS
1	Saya memutuskan menabung di Bank karena membaca iklan yang ada					
2	Saya memutuskan menabung di Bank karena saran dan ajakan dari keluarga, teman - teman dan saudara					
3	Saya memutuskan sebagian dari penghasilan, ada yang saya tabungkan di Bank Syariah					
4	Saya tidak pernah menabung ditempat lain kecuali di Bank Syariah					

LAMPIRAN 2

Frequency Table

Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	Laki - Laki	51	44,7	44,7	44,7
	Perempuan	63	55,3	55,3	100,0
	Total	114	100,0	100,0	

Usia

		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	17 - 20 Tahun	21	18,4	18,4	18,4
	20 - 25 Tahun	39	34,2	34,2	52,6
	25 - 30 Tahun	30	26,3	26,3	78,9
	> 30 Tahun	24	21,1	21,1	100,0
	Total	114	100,0	100,0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	SMA	30	26,3	26,3	26,3
	D3 / Diploma	36	31,6	31,6	57,9
	S1	39	34,2	34,2	92,1
	S2 - S3	9	7,9	7,9	100,0
	Total	114	100,0	100,0	

Penghasilan

		Frequency	Percent	Valid Percent	Cumulativ e Percent
Valid	,00	3	2,6	2,6	2,6
	< 1 Juta	21	18,4	18,4	21,1
	1 - 5 Juta	69	60,5	60,5	81,6
	5 - 10 Juta	9	7,9	7,9	89,5
	> 10 Juta	12	10,5	10,5	100,0
	Total	114	100,0	100,0	

LAMPIRAN 3

Correlations

Correlations

		T1	T2	T3	T4	Teknologi
T1	Pearson Correlation	1	,617**	,613**	,499**	,752**
	Sig. (1-tailed)		,000	,000	,000	,000
	N	114	114	114	114	114
T2	Pearson Correlation	,617**	1	,819**	,761**	,924**
	Sig. (1-tailed)	,000		,000	,000	,000
	N	114	114	114	114	114
T3	Pearson Correlation	,613**	,819**	1	,741**	,922**
	Sig. (1-tailed)	,000	,000		,000	,000
	N	114	114	114	114	114
T4	Pearson Correlation	,499**	,761**	,741**	1	,876**
	Sig. (1-tailed)	,000	,000	,000		,000
	N	114	114	114	114	114
Teknologi	Pearson Correlation	,752**	,924**	,922**	,876**	1
	Sig. (1-tailed)	,000	,000	,000	,000	
	N	114	114	114	114	114

** . Correlation is significant at the 0.01 level (1-tailed).

Correlations

Correlations

		P1	P2	P3	P4	P5	P6	P7	P8	P9	Produk
P1	Pearson Correlation	1	,382**	,479**	,771**	,430**	,284**	,458**	,445**	,496**	,671**
	Sig. (1-tailed)		,000	,000	,000	,000	,001	,000	,000	,000	,000
	N	114	114	114	114	114	114	114	114	114	114
P2	Pearson Correlation	,382**	1	,903**	,508**	,500**	,617**	,491**	,554**	,409**	,786**
	Sig. (1-tailed)	,000		,000	,000	,000	,000	,000	,000	,000	,000
	N	114	114	114	114	114	114	114	114	114	114
P3	Pearson Correlation	,479**	,903**	1	,531**	,519**	,565**	,476**	,502**	,433**	,791**
	Sig. (1-tailed)	,000	,000		,000	,000	,000	,000	,000	,000	,000
	N	114	114	114	114	114	114	114	114	114	114
P4	Pearson Correlation	,771**	,508**	,531**	1	,568**	,371**	,585**	,594**	,590**	,781**
	Sig. (1-tailed)	,000	,000	,000		,000	,000	,000	,000	,000	,000
	N	114	114	114	114	114	114	114	114	114	114
P5	Pearson Correlation	,430**	,500**	,519**	,568**	1	,701**	,605**	,667**	,515**	,793**
	Sig. (1-tailed)	,000	,000	,000	,000		,000	,000	,000	,000	,000
	N	114	114	114	114	114	114	114	114	114	114
P6	Pearson Correlation	,284**	,617**	,565**	,371**	,701**	1	,613**	,667**	,454**	,768**
	Sig. (1-tailed)	,001	,000	,000	,000	,000		,000	,000	,000	,000
	N	114	114	114	114	114	114	114	114	114	114
P7	Pearson Correlation	,458**	,491**	,476**	,585**	,605**	,613**	1	,689**	,757**	,805**
	Sig. (1-tailed)	,000	,000	,000	,000	,000	,000		,000	,000	,000
	N	114	114	114	114	114	114	114	114	114	114
P8	Pearson Correlation	,445**	,554**	,502**	,594**	,667**	,667**	,689**	1	,606**	,822**
	Sig. (1-tailed)	,000	,000	,000	,000	,000	,000	,000		,000	,000
	N	114	114	114	114	114	114	114	114	114	114
P9	Pearson Correlation	,496**	,409**	,433**	,590**	,515**	,454**	,757**	,606**	1	,743**
	Sig. (1-tailed)	,000	,000	,000	,000	,000	,000	,000	,000		,000
	N	114	114	114	114	114	114	114	114	114	114
Produk	Pearson Correlation	,671**	,786**	,791**	,781**	,793**	,768**	,805**	,822**	,743**	1
	Sig. (1-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000	
	N	114	114	114	114	114	114	114	114	114	114

** . Correlation is significant at the 0.01 level (1-tailed).

Correlations

Correlations

		PROM1	PROM2	PROM3	PROM4	Promosi
PROM1	Pearson Correlation	1	,806**	,649**	,605**	,852**
	Sig. (1-tailed)		,000	,000	,000	,000
	N	114	114	114	114	114
PROM2	Pearson Correlation	,806**	1	,896**	,727**	,954**
	Sig. (1-tailed)	,000		,000	,000	,000
	N	114	114	114	114	114
PROM3	Pearson Correlation	,649**	,896**	1	,777**	,924**
	Sig. (1-tailed)	,000	,000		,000	,000
	N	114	114	114	114	114
PROM4	Pearson Correlation	,605**	,727**	,777**	1	,864**
	Sig. (1-tailed)	,000	,000	,000		,000
	N	114	114	114	114	114
Promosi	Pearson Correlation	,852**	,954**	,924**	,864**	1
	Sig. (1-tailed)	,000	,000	,000	,000	
	N	114	114	114	114	114

** . Correlation is significant at the 0.01 level (1-tailed).

Correlations

Correlations

		PENG1	PENG2	PENG3	Pengetahuan
PENG1	Pearson Correlation	1	,531**	,365**	,824**
	Sig. (1-tailed)		,000	,000	,000
	N	114	114	114	114
PENG2	Pearson Correlation	,531**	1	,517**	,831**
	Sig. (1-tailed)	,000		,000	,000
	N	114	114	114	114
PENG3	Pearson Correlation	,365**	,517**	1	,753**
	Sig. (1-tailed)	,000	,000		,000
	N	114	114	114	114
Pengetahuan	Pearson Correlation	,824**	,831**	,753**	1
	Sig. (1-tailed)	,000	,000	,000	
	N	114	114	114	114

** . Correlation is significant at the 0.01 level (1-tailed).

Correlations

Correlations

		KM1	KM2	KM3	KM4	Keputusan
KM1	Pearson Correlation	1	,570**	,001	,248**	,714**
	Sig. (1-tailed)		,000	,498	,004	,000
	N	114	114	114	114	114
KM2	Pearson Correlation	,570**	1	,377**	-,018	,695**
	Sig. (1-tailed)	,000		,000	,425	,000
	N	114	114	114	114	114
KM3	Pearson Correlation	,001	,377**	1	,382**	,612**
	Sig. (1-tailed)	,498	,000		,000	,000
	N	114	114	114	114	114
KM4	Pearson Correlation	,248**	-,018	,382**	1	,638**
	Sig. (1-tailed)	,004	,425	,000		,000
	N	114	114	114	114	114
Keputusan	Pearson Correlation	,714**	,695**	,612**	,638**	1
	Sig. (1-tailed)	,000	,000	,000	,000	
	N	114	114	114	114	114

** . Correlation is significant at the 0.01 level (1-tailed).

LAMPIRAN 4

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	114	100,0
	Excluded ^a	0	,0
	Total	114	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,893	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
T1	11,3421	6,121	,626	,911
T2	11,5263	4,659	,856	,826
T3	11,6842	4,413	,841	,832
T4	11,4737	4,765	,764	,863

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	114	100,0
	Excluded ^a	0	,0
	Total	114	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,915	9

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
P1	31,2895	27,553	,584	,913
P2	31,8684	25,814	,714	,905
P3	31,8684	25,549	,718	,905
P4	31,4211	26,901	,722	,904
P5	31,6579	26,085	,728	,904
P6	31,6316	25,987	,691	,906
P7	31,5789	26,848	,752	,903
P8	31,6053	25,781	,764	,901
P9	31,7105	27,075	,673	,907

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	114	100,0
	Excluded ^a	0	,0
	Total	114	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,920	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PROM1	9,9737	7,778	,737	,923
PROM2	10,0526	7,112	,914	,863
PROM3	10,0000	7,274	,860	,881
PROM4	9,9211	7,772	,760	,915

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	114	100,0
	Excluded ^a	0	,0
	Total	114	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,716	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PENG1	8,0263	1,583	,514	,681
PENG2	7,7368	1,877	,633	,523
PENG3	7,8684	2,080	,491	,679

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	114	100,0
	Excluded ^a	0	,0
	Total	114	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,574	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
KM1	10,8246	3,792	,397	,468
KM2	10,8596	4,157	,435	,444
KM3	10,9035	4,637	,346	,514
KM4	11,2544	4,174	,273	,579

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	114	100,0
	Excluded ^a	0	,0
	Total	114	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,579	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
KM1	7,4649	2,003	,358	,546
KM2	7,5000	1,774	,681	,001
KM3	7,5439	2,958	,195	,719

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	114	100,0
	Excluded ^a	0	,0
	Total	114	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,719	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
KM1	3,7544	,789	,570	. ^a
KM2	3,7895	1,106	,570	. ^a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

LAMPIRAN 5

Regression

Variables Entered/Removed^d

Model	Variables Entered	Variables Removed	Method
1	Pengetahuan, Promosi, Teknologi, Produk	.	Enter

a. All requested variables entered.

b. Dependent Variable: Keputusan

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,391 ^a	,153	,122	,59822

a. Predictors: (Constant), Pengetahuan, Promosi, Teknologi, Produk

b. Dependent Variable: Keputusan

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7,056	4	1,764	4,929	,001 ^a
	Residual	39,007	109	,358		
	Total	46,064	113			

a. Predictors: (Constant), Pengetahuan, Promosi, Teknologi, Produk

b. Dependent Variable: Keputusan

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3,270	,450		7,267	,000		
	Teknologi	-,004	,106	-,005	-,038	,970	,523	1,911
	Produk	-,047	,137	-,047	-,340	,735	,412	2,428
	Promosi	,285	,072	,402	3,963	,000	,753	1,327
	Pengetahuan	-,093	,093	-,093	-,998	,320	,899	1,113

a. Dependent Variable: Keputusan

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Teknologi	Produk	Promosi	Pengetahuan
1	1	4,905	1,000	,00	,00	,00	,00	,00
	2	,050	9,865	,02	,01	,00	,74	,08
	3	,025	13,878	,04	,36	,03	,08	,27
	4	,011	20,906	,94	,01	,01	,02	,58
	5	,008	25,353	,00	,61	,95	,15	,06

a. Dependent Variable: Keputusan

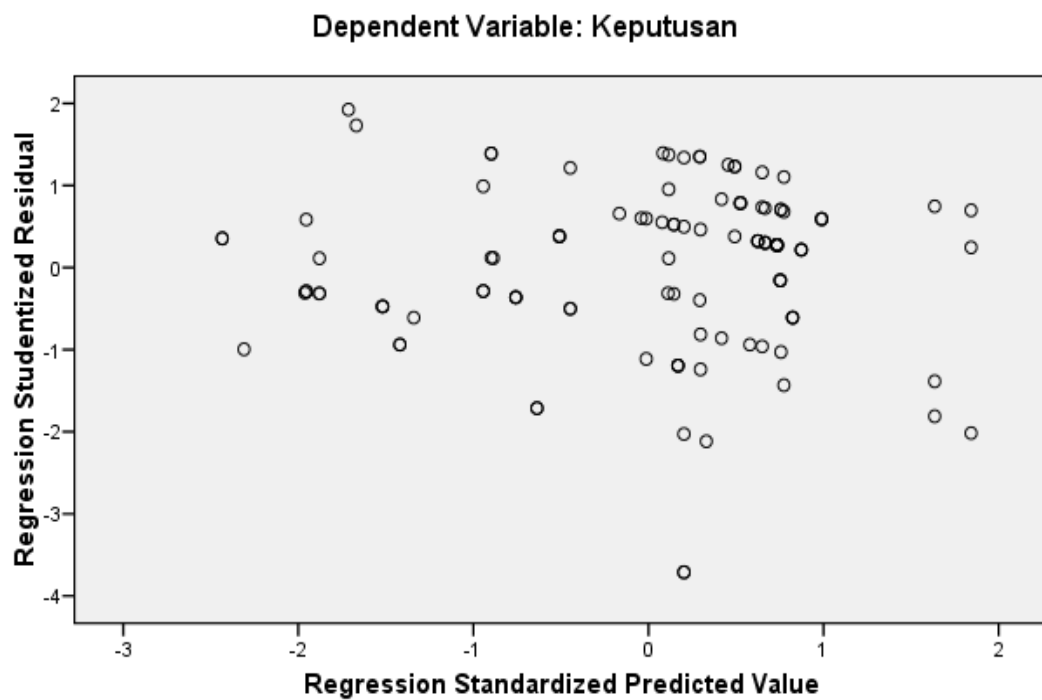
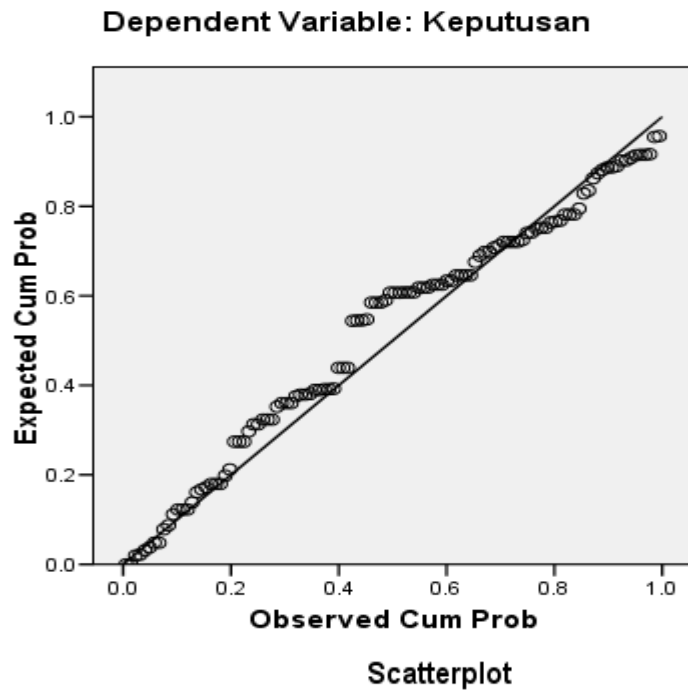
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3,0452	4,1140	3,6535	,24989	114
Std. Predicted Value	-2,434	1,843	,000	1,000	114
Standard Error of Predicted Value	,065	,291	,117	,044	114
Adjusted Predicted Value	2,9559	4,3059	3,6543	,25569	114
Residual	-2,20413	1,02470	,00000	,58753	114
Std. Residual	-3,684	1,713	,000	,982	114
Stud. Residual	-3,711	1,925	-,001	1,004	114
Deleted Residual	-2,23605	1,29405	-,00076	,61511	114
Stud. Deleted Residual	-3,952	1,949	-,006	1,024	114
Mahal. Distance	,324	25,801	3,965	4,451	114
Cook's Distance	,000	,195	,010	,024	114
Centered Leverage Value	,003	,228	,035	,039	114

a. Dependent Variable: Keputusan

Charts

Normal P-P Plot of Regression Standardized Residual



NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		114
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,58753482
Most Extreme Differences	Absolute	,130
	Positive	,062
	Negative	-,130
Kolmogorov-Smirnov Z		1,392
Asymp. Sig. (2-tailed)		,052

a. Test distribution is Normal.

b. Calculated from data.

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Pengetahuan, Promosi, Teknologi, Produk	.	Enter

a. All requested variables entered.

b. Dependent Variable: ABSRES

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,691	,278		2,484	,015
	Teknologi	-,037	,066	-,074	-,566	,573
	Produk	-,025	,085	-,043	-,292	,771
	Promosi	,046	,045	,112	1,025	,308
	Pengetahuan	-,037	,058	-,064	-,642	,522

a. Dependent Variable: ABSRES

