

Lampiran

LAMPIRAN 1

Lembar Konsultasi Pembimbing 1



PROGRAM STUDI SI PERBANKAN SYARIAH
FAKULTAS EKONOMI DAN BISNIS ISLAM
UIN RADEN FATAH PALEMBANG

DAFTAR KONSULTASI

Nama : BINUURA HIDAYAH
NIM : 1820603066
Fakultas/Jurusan : Ekonomi dan Bisnis Islam/ Perbankan Syariah
Pembimbing 1 : Dr. Titin Hartini, SE., M, Si
Judul Skripsi : Pengaruh Kualitas Layanan, Kualitas Produk, dan Citra Bank Terhadap Kepuasan Nasabah di Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang.

| No. | Hari/tanggal | Konsultasi | Paraf |
|-----|-----------------|---|-------|
| 1. | 11 Maret 2022 | Perbaiki proposal awal; dan mengganti variabel. | |
| 2. | 14 April 2022 | Acc proposal; Lanjut Bab I, II, & III. | |
| 3. | 19 Agustus 2022 | Perbaiki Bab I & II. | |
| 4. | 23 Sept 2022 | Perbaiki kembali Bab I, II, & III. | |
| 5. | 10 Okt 2022 | Acc Bab IV, V, VI - Lanjut Bab IV & V. | |
| 6. | 12 Des 2022 | Perbaiki Bab IV & V. | |
| 7. | 29 Des 2022 | Perbaiki lagi pembahasan di Bab IV. | |
| 8. | 2 Jan 2023 | Perbaiki pembahasan di Bab IV & V. | |
| 9. | 9 Jan 2023 | Acc Bab IV & V. siap untuk cetak proposal. | |

Lembar Konsultasi Pembeimbing II



PROGRAM STUDI SI PERBANKAN SYARIAH
 FAKULTAS EKONOMI DAN BISNIS ISLAM
 UIN RADEN FATAH PALEMBANG

DAFTAR KONSULTASI

Nama : BINUURA HIDAYAH
 NIM : 1820603066
 Fakultas/Jurusan : Ekonomi dan Bisnis Islam/ Perbankan Syariah
 Pembimbing 2 : Muhammadiyah, SE.,M.Si
 Judul Skripsi : Pengaruh Kualitas Layanan, Kualitas Produk, dan Citra Bank Terhadap Kepuasan Nasabah di Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang.

| No. | Hari/tanggal | Konsultasi | Paraf |
|-----|--------------|--|-------|
| 1 | 09-Juni-2022 | Acc bab 1-2 | |
| 2 | 27-Juni-2022 | Perbaikan tabel DOV + | |
| 3 | 19-Juni-2022 | Kuisisioner | |
| 4 | | Acc bab 3 | |
| 5 | 17-Okt-2022 | Acc Kuisisioner | |
| 6 | 21-NOV-2022 | Deskriptif Uji Asumsi = Bab 3 - Konstanta Asumsi table lampiran Teori Pendukung Saran | |
| 7 | | | |

| | | | |
|---|------------|---|--|
| 7 | 26-11-2022 | Deskriptif Konstanta Alasan Teori | Handwritten signature |
| 8 | 30-11-2022 | Konstanta alasan | Handwritten signature |
| 9 | 5-12-2022 | Acc. Nub <u>IV</u> - <u>V</u> Acc. Ujian | Handwritten signature Handwritten signature |

LAMPIRAN 2

Surat Balasan Dari Bank



Nomor : 031/SRF/3/B/2022
Lampiran : -
Perihal : **Izin Penelitian**

Palembang, 11 Juli 2022

Kepada,
Universitas Islam Negeri (UIN)
Raden Fatah Palembang
Fakultas Ekonomi dan Bisnis Islam
di-
Palembang

Assalamu'alaikum Warahmatullahi Wabarakatuh

Semoga Saudara dalam lindungan Allah SWT dan sukses menjalankan aktifitas sehari-hari.

Menindaklanjuti Surat dari Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri (UIN) Raden Fatah Palembang Nomor B-1025/Un.09/V1.1/PP.009/06/2022 tanggal 08 Juni 2022 dengan ini berkenan memberikan izin untuk mengadakan penelitian/ observasi/ wawancara/ dan pengambilan data sepanjang tidak terkait dengan rahasia bank, kepada :

Nama : Binuura Hidayah
NIM : 1820603066
Fakultas : Ekonomi dan Bisnis Islam
Jurusan : Perbankan Syariah
Judul Penelitian : Pengaruh Kualitas Layanan, Kualitas Produk dan Citra Bank Terhadap Kepuasan Nasabah (Studi Kasus Bank Sumsel Babel Syariah KCP UIN Raden Fatah Palembang)

Demikianlah yang dapat kami sampaikan, atas kerjasamanya disampaikan terima kasih.

Wassalamu'alaikum Warahmatullahi Wabarakatuh

PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung
Cabang Pembantu Syariah Raden Fatah Palembang,

BANK SUMSEL BABEL SYARIAH
CAPEM UIN RADEN FATAH
Peny Masdiyati
Pemimpin

LAMPIRAN 3

Kuesioner Penelitian

PENGARUH KUALITAS LAYANAN, KUALITAS PRODUK, DAN CITRA BANK TERHADAP KEPUASAN NASABAH DI BANK SUMSEL BABEL SYARIAH KCP UIN RADEN FATAH PALEMBANG

BAGIAN I : DATA RESPONDEN

Pilihlah salah satu jawaban pada setiap pertanyaan dibawah ini dengan memberikan tanda centang (✓)

1. Nama Lengkap :
2. Jenis Kelamin?
 - Laki-laki
 - Perempuan
3. Berapa usia anda saat ini?
 - 18-25
 - 25-35
 - 35-50
 - 50-60
 - >60
4. Pekerjaan anda saat ini?

- Tidak Bekerja
- Mahasiswa
- Wiraswasta
- PNS
- Lainnya..... (sebutkan)

5. Berapakah penghasilan anda tiap bulan?

- <Rp. 1.000.000
- Rp. 1.000.000 s/d Rp. 2.000.000
- Rp. 2.000.000 s/d Rp. 3.000.000
- >Rp. 3.000.000

6. Sudah berapa lama menggunakan produk/jasa pada Bank Sumsel Babel

Syariah KCP Uin Raden Fatah Palembang?

- < 1 Tahun
- 1 s/d 3 Tahun
- 3 s/d 6 Tahun
- > 6 Tahun

7. Mengapa anda tertarik menggunakan produk/jasa pada Bank Sumsel Babel

Syariah KCP Uin Raden Fatah Palembang?

- Karena produk ini membantu perekonomian keluarga saya
- Karena pelayanannya baik
- Karena jarak bank dengan tempat tinggal saya dekat
- Karena biaya yang dapat terjangkau oleh nasabah/konsumen

BAGIAN II : CARA PENGISIAN

1. Bacalah dengan sebaik-baiknya pada setiap pertanyaan dan setiap alternatif jawaban yang diberikan.
2. Pilih alternatif jawaban yang paling sesuai menurut anda dan berikan tanda centang (✓).
3. Jika terjadi salah pengisian, berilah tanda (O) pada jawaban yang salah tersebut.

Contoh :

| Variabel | Pernyataan | Alternatif Jawaban | | | | |
|--------------------|---|--------------------|---|---|----|-----|
| | | SS | S | N | TS | STS |
| Kualitas Pelayanan | 1.Karyawan bank sigap dalam melayani nasabah di Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang | ✓ | | | | |

Keterangan :

1. SS : Sangat Setuju (5)
2. S : Setuju (4)
3. N : Netral (3)
4. TS : Tidak Setuju (2)
5. STS : Sangat Tidak Setuju (1)

A. Variabel Kualitas Pelayanan

| Variabel | Pernyataan | Alternatif Jawaban | | | | |
|----------|---|--------------------|---|---|----|-----|
| | | SS | S | N | TS | STS |
| | Tangible (Bukti Langsung) | | | | | |
| | 1. Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang memberikan fasilitas seperti tempat duduk/ruang tunggu, AC, dan lain lain yang membuat saya nyaman | | | | | |
| | 2. Ruangan bank yang bersih dan nyaman, serta tempat parkir yang aman | | | | | |
| | 3. Penampilan Karyawan Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang rapi dan menarik | | | | | |
| | 4. Karyawan bank yang terampil dalam menangani masalah atau keluhan nasabah | | | | | |
| | Keandalan (Reliability) | | | | | |
| | 5. Karyawan bank yang mampu melayani nasabah dengan cepat dan tepat | | | | | |
| | 6. Karyawan dapat memberikan layanan sesuai dengan kebutuhan nasabah | | | | | |
| | 7. Karyawan mampu memberikan kemudahan dalam proses transaksi | | | | | |
| | Ketanggapan (Responsiveness) | | | | | |
| | 8. Karyawan selalu siap dan bersedia menangani permintaan nasabah | | | | | |
| | 9. Karyawan dapat menangani keluhan nasabah dengan tepat | | | | | |
| | Jaminan (Assurance) | | | | | |

| Variabel | Pernyataan | Alternatif Jawaban | | | | |
|----------|---|--------------------|---|---|----|-----|
| | | SS | S | N | TS | STS |
| | 10.Karyawan mempunyai pengetahuan terhadap produk atau jasa secara tepat jelas | | | | | |
| | 11.Karyawan selalu bersikap ramah dan sopan terhadap nasabah dalam memberikan pelayanan | | | | | |
| | 12. Keterampilan karyawan dalam memberikan layanan keamanan dalam memanfaatkan jasa yang ditawarkan | | | | | |
| | 13. Keterampilan karyawan dalam menjelaskan manfaat dari produk/jasa yang ditawarkan | | | | | |
| | 14.Karyawan mampu meyakinkan nasabah atas produk dan jasa | | | | | |
| | Empati (<i>Emphaty</i>) | | | | | |
| | 15. Nasabah dapat kemudahan dalam menghubungi bank | | | | | |
| | 16.Karyawan dapat menciptakan suasana komunikasi yang baik dan nyaman kepada nasabah | | | | | |
| | 17.Karyawan mampu memahami keinginan dan kebutuhan nasabahnya | | | | | |

B. Kualitas Produk

| Variabel | Pernyataan | Alternatif Jawaban | | | | |
|----------|---|--------------------|---|---|----|-----|
| | | SS | S | N | TS | STS |
| | Kinerja (<i>Performance</i>) | | | | | |
| | 1. Produk yang tersedia di Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang jelas keamanannya dan efisien | | | | | |
| | Fitur (<i>Features</i>) | | | | | |
| | 2. Bank memiliki atribut produk yang melengkapi kinerja sebuah produk | | | | | |
| | Reliabilitas (<i>Reliability</i>) | | | | | |
| | 3. Produk yang tersedia di Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang dapat berfungsi secara konsisten | | | | | |
| | Kesesuaian dengan spesifikasinya (<i>Conformance specification</i>) | | | | | |
| | 4. Produk yang tersedia mempunyai karakteristik desain memenuhi standar-standar yang telah ditetapkan | | | | | |
| | 5. Kapasitas dari produk yang tersedia bagus | | | | | |
| | 6. Kecepatan dan daya tahan produk dalam bertransaksi | | | | | |
| | Daya Tahan (<i>Durability</i>) | | | | | |

| | | | | | | |
|---|--|--|--|--|--|--|
| | 7. Produk yang ada pada Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang dapat diandalkan kualitasnya atau mampu mentolerir tekanan tanpa mengalami kerusakan | | | | | |
| Serviceability | | | | | | |
| | 8. Produk yang dimiliki Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang dapat dengan mudah diakses | | | | | |
| Estetika | | | | | | |
| | 9. Produk dan fungsi yang tersedia pada Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang sudah sesuai harapan nasabah seperti model atau desain yang artistik, warna yang sesuai preferensi nasabah | | | | | |
| Persepsi Kualitas (<i>Perceived Quality</i>) | | | | | | |
| | 10. Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang memiliki kualitas produk yang sesuai dengan yang dijanjikan | | | | | |
| | 11. Produk Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang mempunyai citra yang bagus | | | | | |

C. CITRA BANK

| Variabel | Pernyataan | Alternatif Jawaban | | | | |
|----------|--|--------------------|---|---|----|-----|
| | | SS | S | N | TS | STS |
| | Kepribadian | | | | | |
| | 1. Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang yang dapat dipercaya | | | | | |
| | 2. Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang adalah perusahaan yang mempunyai tanggung jawab | | | | | |
| | Reputasi | | | | | |
| | 3. Citra Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang yang baik | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| | Nilai | | | | |
| | 4. Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang yang dapat menanggapi permintaan dan keluhan nasabah | | | | |
| | Identitas Diri | | | | |
| | 5. Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang adalah bank yang mempunyai logo dan warna yang elegan dan menarik | | | | |
| | 6. Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang mempunyai slogan yang jelas | | | | |

KEPUASAN NASABAH

| Variabel | Pernyataan | Alternatif Jawaban | | | | |
|----------|--|--------------------|---|---|----|-----|
| | | SS | S | N | TS | STS |
| | Kualitas Produk | | | | | |
| | 1. Nasabah merasa puas dengan berbagai macam produk yang tersedia di Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang | | | | | |
| | Kualitas Layanan | | | | | |
| | 2. Nasabah merasa puas dengan kinerja sistem pada Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang | | | | | |
| | 3. Nasabah merasa puas dengan kinerja teknologi pada Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang | | | | | |
| | 4. Nasabah merasa puas dengan keramahan karyawan Nasabah merasa puas dengan kinerja sistem pada Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang dalam melayani | | | | | |

| | | | | | | |
|--|--|--|--|--|--|--|
| | Emosional | | | | | |
| | 5. Nasabah lebih bergengsi bila melakukan transaksi di Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang | | | | | |
| | 6. Nasabah lebih puas bila melakukan transaksi di Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang | | | | | |
| | Harga | | | | | |
| | 7. Nasabah lebih puas dengan harga produk pada Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang dalam melayani | | | | | |
| | Kemudahan | | | | | |
| | 8. Nasabah lebih mudah bila melakukan transaksi di Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang dalam melayani | | | | | |
| | 9. Nasabah lebih nyaman bila melakukan transaksi di Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang dalam melayani | | | | | |

LAMPIRAN 4

KARAKTERISTIK RESPONDEN

Karakteristik Responden Berdasarkan Jenis Kelamin

| Jenis Kelamin | | | | | |
|---------------|-----------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Laki-laki | 37 | 37.0 | 37.0 | 37.0 |
| | Perempuan | 63 | 63.0 | 63.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Karakteristik Responden Berdasarkan Usia

| Usia | | | | | |
|-------|-------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 18-25 Tahun | 80 | 80.0 | 80.0 | 80.0 |
| | 25-35 Tahun | 19 | 19.0 | 19.0 | 99.0 |
| | 35-50 Tahun | 1 | 1.0 | 1.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Karakteristik Responden Berdasarkan Pekerjaan

| Pekerjaan | | | | | |
|-----------|---------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Tidak Bekerja | 4 | 4.0 | 4.0 | 4.0 |
| | Mahasiswa | 78 | 78.0 | 78.0 | 82.0 |
| | Wiraswasta | 14 | 14.0 | 14.0 | 96.0 |
| | PNS | 1 | 1.0 | 1.0 | 97.0 |
| | Lainnya | 3 | 3.0 | 3.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Karakteristik Responden Berdasarkan Penghasilan

| Penghasilan | | | | | |
|-------------|---------------------------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | <Rp. 1.000.000 | 71 | 71.0 | 71.0 | 71.0 |
| | Rp. 1.000.000 s/d Rp. 2.000.000 | 12 | 12.0 | 12.0 | 83.0 |
| | Rp. 2.000.000 s/d Rp. 3.000.000 | 4 | 4.0 | 4.0 | 87.0 |
| | Rp 3.000.000 | 13 | 13.0 | 13.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Karakteristik Responden Berdasarkan Lama menggunakan produk atau jasa bank

| Lama menggunakan produk atau jasa bank | | | | | |
|---|---------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | < 1 Tahun | 46 | 46.0 | 46.0 | 46.0 |
| | 1 s/d 3 tahun | 34 | 34.0 | 34.0 | 80.0 |
| | 3 s/d 6 Tahun | 20 | 20.0 | 20.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Karakteristik Responden Berdasarkan Lama menggunakan produk atau jasa bank

| Alasan menggunakan produk atau jasa bank | | | | | |
|---|---|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Karena produk ini membantu perekonomian keluarga saya | 14 | 14.0 | 14.0 | 14.0 |
| | Karena pelayanannya baik | 43 | 43.0 | 43.0 | 57.0 |
| | Karena jarak bank dengan tempat tinggal saya dekat | 22 | 22.0 | 22.0 | 79.0 |

| | | | | | |
|--|--|-----|-------|-------|-------|
| | Karena biaya yang dapat terjangkau oleh nasabah/konsumen | 21 | 21.0 | 21.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

LAMPIRAN 5

DATA SELURUH HASIL JAWABAN RESPONDEN

Tabel Skor Kualitas Pelayanan

| No. | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | X1.10 | X1.11 | X1.12 | X1.13 | X1.14 | X1.15 | X1.16 | X1.17 | Total X1 |
|-----|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|----------|
| 1 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 5 | 71 |
| 2 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 3 | 4 | 3 | 4 | 3 | 68 |
| 3 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 65 |
| 4 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 68 |
| 5 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 63 |
| 6 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 60 |
| 7 | 3 | 4 | 3 | 5 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 57 |
| 8 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 57 |
| 9 | 3 | 5 | 3 | 5 | 5 | 2 | 4 | 5 | 5 | 3 | 5 | 4 | 3 | 2 | 3 | 3 | 4 | 64 |
| 10 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 3 | 3 | 3 | 68 |
| 11 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 3 | 4 | 2 | 3 | 3 | 3 | 4 | 2 | 66 |
| 12 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 79 |
| 13 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 5 | 71 |
| 14 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 3 | 4 | 3 | 4 | 3 | 68 |
| 15 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 65 |
| 16 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 68 |
| 17 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 63 |
| 18 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 60 |
| 19 | 3 | 4 | 3 | 5 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 57 |
| 20 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 57 |
| 21 | 3 | 5 | 3 | 5 | 5 | 2 | 4 | 5 | 5 | 3 | 5 | 4 | 3 | 2 | 3 | 3 | 4 | 64 |
| 22 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 3 | 3 | 3 | 68 |
| 23 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 3 | 4 | 2 | 3 | 3 | 3 | 4 | 2 | 66 |
| 24 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 79 |
| 25 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 67 |
| 26 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 52 |
| 27 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 56 |
| 28 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 5 | 70 |
| 29 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 73 |
| 30 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 78 |

| No. | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | X1.10 | X1.11 | X1.12 | X1.13 | X1.14 | X1.15 | X1.16 | X1.17 | Total X1 |
|-----|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|----------|
| 31 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 68 |
| 32 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 33 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 82 |
| 34 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 62 |
| 35 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 36 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 69 |
| 37 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 84 |
| 38 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 39 | 3 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 74 |
| 40 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 41 | 5 | 5 | 3 | 3 | 5 | 5 | 3 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 74 |
| 42 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 68 |
| 43 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 44 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 84 |
| 45 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 3 | 5 | 5 | 4 | 5 | 5 | 80 |
| 46 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 47 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 84 |
| 48 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 3 | 4 | 69 |
| 49 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 50 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 69 |
| 51 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 5 | 5 | 72 |
| 52 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 79 |
| 53 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 68 |
| 54 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 3 | 4 | 5 | 5 | 4 | 4 | 73 |
| 55 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 71 |
| 56 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 57 |
| 57 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 3 | 75 |
| 58 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 69 |
| 59 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 84 |
| 60 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 5 | 4 | 5 | 4 | 4 | 68 |
| 61 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 80 |
| 62 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 63 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 64 | 5 | 5 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 2 | 4 | 4 | 63 |
| 65 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 72 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 68 |
| 67 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 79 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 71 |

| No. | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | X1.10 | X1.11 | X1.12 | X1.13 | X1.14 | X1.15 | X1.16 | X1.17 | Total X1 |
|-----|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|----------|
| 69 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 84 |
| 70 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 68 |
| 71 | 4 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 61 |
| 72 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 70 |
| 73 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 74 |
| 74 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 69 |
| 75 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 76 |
| 76 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 68 |
| 77 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 82 |
| 78 | 4 | 5 | 4 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | 4 | 4 | 5 | 3 | 5 | 4 | 5 | 73 |
| 79 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 3 | 4 | 5 | 5 | 4 | 4 | 3 | 3 | 5 | 4 | 71 |
| 80 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 81 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 82 | 4 | 3 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 75 |
| 83 | 3 | 4 | 5 | 3 | 4 | 5 | 3 | 4 | 5 | 3 | 4 | 5 | 3 | 4 | 5 | 3 | 4 | 67 |
| 84 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 82 |
| 85 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 86 | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 3 | 5 | 3 | 4 | 4 | 3 | 5 | 3 | 3 | 3 | 65 |
| 87 | 4 | 4 | 5 | 4 | 3 | 3 | 4 | 3 | 5 | 5 | 5 | 5 | 4 | 3 | 5 | 4 | 4 | 70 |
| 88 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 85 |
| 89 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 69 |
| 90 | 5 | 5 | 5 | 5 | 4 | 3 | 5 | 3 | 4 | 3 | 5 | 4 | 4 | 4 | 3 | 5 | 4 | 71 |
| 91 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 3 | 5 | 4 | 5 | 3 | 3 | 5 | 73 |
| 92 | 4 | 4 | 3 | 5 | 4 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 3 | 5 | 4 | 3 | 5 | 69 |
| 93 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 5 | 71 |
| 94 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 3 | 4 | 3 | 4 | 3 | 68 |
| 95 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 65 |
| 96 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 68 |
| 97 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 63 |
| 98 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 60 |
| 99 | 3 | 4 | 3 | 5 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 57 |
| 100 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 57 |

| No. | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2.10 | X2.11 | Total X2 |
|-----|------|------|------|------|------|------|------|------|------|-------|-------|----------|
| 37 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 4 | 51 |
| 38 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 46 |
| 39 | 4 | 3 | 3 | 5 | 5 | 3 | 3 | 5 | 4 | 4 | 4 | 43 |
| 40 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 41 | 5 | 5 | 4 | 3 | 3 | 3 | 5 | 4 | 5 | 4 | 3 | 44 |
| 42 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 43 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 44 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 45 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 46 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 54 |
| 47 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 48 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 41 |
| 49 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 50 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 51 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 43 |
| 52 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 54 |
| 53 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 54 | 5 | 3 | 3 | 5 | 5 | 5 | 4 | 4 | 3 | 5 | 5 | 47 |
| 55 | 4 | 4 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 3 | 3 | 42 |
| 56 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 34 |
| 57 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 52 |
| 58 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 59 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 53 |
| 60 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 4 | 38 |
| 61 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 52 |
| 62 | 5 | 5 | 5 | 5 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 44 |
| 63 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 64 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 65 | 5 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 45 |
| 66 | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 4 | 3 | 4 | 4 | 45 |
| 67 | 4 | 3 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 3 | 45 |
| 68 | 5 | 3 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 47 |
| 69 | 3 | 3 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 3 | 3 | 41 |
| 70 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 71 | 3 | 3 | 3 | 4 | 5 | 3 | 5 | 3 | 3 | 4 | 4 | 40 |
| 72 | 4 | 4 | 4 | 3 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 42 |
| 73 | 3 | 5 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 4 | 42 |
| 74 | 2 | 3 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 42 |

| No. | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2.10 | X2.11 | Total X2 |
|-----|------|------|------|------|------|------|------|------|------|-------|-------|-------------|
| 75 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 45 |
| 76 | 4 | 4 | 5 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 5 | 46 |
| 77 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 78 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 49 |
| 79 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 49 |
| 80 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 81 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 82 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 49 |
| 83 | 5 | 4 | 5 | 5 | 5 | 4 | 3 | 4 | 4 | 5 | 5 | 49 |
| 84 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 85 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 86 | 3 | 4 | 5 | 4 | 3 | 5 | 3 | 2 | 4 | 3 | 4 | 40 |
| 87 | 5 | 5 | 5 | 5 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 44 |
| 88 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 55 |
| 89 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 90 | 5 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 45 |
| 91 | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 4 | 3 | 4 | 4 | 45 |
| 92 | 4 | 3 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 3 | 45 |
| 93 | 5 | 3 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 47 |
| 94 | 3 | 3 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 3 | 3 | 41 |
| 95 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 40 |
| 96 | 3 | 3 | 3 | 4 | 5 | 3 | 5 | 3 | 3 | 4 | 4 | 40 |
| 97 | 4 | 4 | 4 | 3 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 42 |
| 98 | 3 | 5 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 4 | 42 |
| 99 | 2 | 3 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 42 |
| 100 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 5 | 3 | 5 | 41 |

Total Skor Citra Bank

| No. | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | Total X3 |
|-----|------|------|------|------|------|------|----------|
| 1 | 4 | 4 | 3 | 4 | 4 | 5 | 24 |
| 2 | 4 | 4 | 4 | 3 | 5 | 4 | 24 |
| 3 | 5 | 5 | 4 | 5 | 4 | 4 | 27 |
| 4 | 3 | 4 | 5 | 3 | 4 | 5 | 24 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 6 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 7 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 8 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 9 | 5 | 4 | 4 | 5 | 5 | 4 | 27 |
| 10 | 4 | 3 | 5 | 4 | 4 | 4 | 24 |
| 11 | 4 | 4 | 4 | 5 | 5 | 5 | 27 |
| 12 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 13 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 14 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 15 | 5 | 4 | 3 | 3 | 3 | 4 | 22 |
| 16 | 4 | 4 | 4 | 5 | 5 | 5 | 27 |
| 17 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 18 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 19 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 20 | 5 | 4 | 3 | 3 | 3 | 4 | 22 |
| 21 | 4 | 3 | 5 | 4 | 3 | 4 | 23 |
| 22 | 4 | 3 | 3 | 4 | 4 | 3 | 21 |
| 23 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 24 | 4 | 5 | 4 | 4 | 4 | 4 | 25 |
| 25 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 26 | 5 | 4 | 4 | 5 | 5 | 4 | 27 |
| 27 | 4 | 3 | 5 | 4 | 4 | 4 | 24 |
| 28 | 4 | 4 | 4 | 5 | 5 | 5 | 27 |
| 29 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 31 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 32 | 5 | 4 | 3 | 3 | 3 | 4 | 22 |
| 33 | 4 | 3 | 5 | 4 | 3 | 4 | 23 |
| 34 | 4 | 3 | 3 | 4 | 4 | 3 | 21 |
| 35 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 36 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |

| No. | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | Total X3 |
|-----|------|------|------|------|------|------|----------|
| 37 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 38 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 39 | 2 | 4 | 3 | 4 | 5 | 4 | 22 |
| 40 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 41 | 5 | 4 | 3 | 3 | 4 | 5 | 24 |
| 42 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 43 | 5 | 5 | 5 | 5 | 4 | 5 | 29 |
| 44 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 45 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 46 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 47 | 4 | 4 | 4 | 3 | 5 | 4 | 24 |
| 48 | 4 | 4 | 4 | 4 | 4 | 5 | 25 |
| 49 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 50 | 4 | 5 | 4 | 5 | 5 | 5 | 28 |
| 51 | 5 | 4 | 4 | 4 | 4 | 5 | 26 |
| 52 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 53 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 54 | 4 | 3 | 4 | 3 | 4 | 4 | 22 |
| 55 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 56 | 4 | 3 | 3 | 3 | 4 | 3 | 20 |
| 57 | 5 | 4 | 5 | 5 | 4 | 5 | 28 |
| 58 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 59 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 60 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 61 | 5 | 4 | 4 | 4 | 5 | 4 | 26 |
| 62 | 5 | 5 | 4 | 4 | 5 | 4 | 27 |
| 63 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 64 | 4 | 4 | 4 | 3 | 5 | 4 | 24 |
| 65 | 4 | 4 | 4 | 4 | 4 | 5 | 25 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 67 | 4 | 5 | 4 | 5 | 5 | 5 | 28 |
| 68 | 5 | 4 | 4 | 4 | 4 | 5 | 26 |
| 69 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 70 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 71 | 4 | 3 | 4 | 3 | 4 | 4 | 22 |
| 72 | 5 | 5 | 4 | 5 | 4 | 5 | 28 |
| 73 | 5 | 5 | 5 | 4 | 5 | 5 | 29 |
| 74 | 5 | 5 | 5 | 5 | 4 | 4 | 28 |

| No. | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | Total X3 |
|-----|------|------|------|------|------|------|-------------|
| 75 | 4 | 4 | 4 | 4 | 4 | 5 | 25 |
| 76 | 5 | 4 | 4 | 4 | 5 | 4 | 26 |
| 77 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 78 | 5 | 4 | 3 | 5 | 5 | 4 | 26 |
| 79 | 5 | 5 | 5 | 5 | 5 | 3 | 28 |
| 80 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 81 | 5 | 5 | 5 | 5 | 4 | 4 | 28 |
| 82 | 5 | 4 | 3 | 5 | 5 | 5 | 27 |
| 83 | 4 | 4 | 4 | 5 | 4 | 3 | 24 |
| 84 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 85 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 86 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 87 | 3 | 5 | 3 | 5 | 5 | 5 | 26 |
| 88 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 89 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 90 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 91 | 3 | 3 | 5 | 5 | 4 | 4 | 24 |
| 92 | 3 | 4 | 3 | 5 | 3 | 4 | 22 |
| 93 | 3 | 4 | 4 | 4 | 5 | 3 | 23 |
| 94 | 3 | 4 | 4 | 4 | 3 | 4 | 22 |
| 95 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 96 | 4 | 4 | 3 | 4 | 4 | 4 | 23 |
| 97 | 4 | 5 | 4 | 4 | 4 | 4 | 25 |
| 98 | 3 | 4 | 3 | 3 | 4 | 4 | 21 |
| 99 | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 100 | 4 | 4 | 3 | 3 | 3 | 4 | 21 |

\

Tabel Skor Kepuasan Nasabah

| No. | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | Y8 | Y9 | Total Y |
|-----|----|----|----|----|----|----|----|----|----|---------|
| 1 | 5 | 5 | 5 | 3 | ` | 4 | 5 | 3 | 4 | 34 |
| 2 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 40 |
| 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 4 | 3 | 4 | 5 | 3 | 4 | 5 | 3 | 4 | 5 | 36 |
| 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 44 |
| 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 7 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 8 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 39 |
| 9 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 32 |
| 10 | 5 | 5 | 3 | 5 | 5 | 4 | 5 | 5 | 5 | 42 |
| 11 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 40 |
| 12 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 3 | 42 |
| 13 | 5 | 5 | 5 | 4 | 5 | 5 | 3 | 5 | 5 | 42 |
| 14 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 3 | 36 |
| 15 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 16 | 3 | 4 | 4 | 3 | 5 | 5 | 3 | 4 | 3 | 34 |
| 17 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 18 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 19 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 20 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 44 |
| 21 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 43 |
| 22 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 4 | 5 | 42 |
| 23 | 3 | 4 | 4 | 3 | 5 | 5 | 3 | 2 | 3 | 32 |
| 24 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 34 |
| 25 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 26 | 5 | 5 | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 41 |
| 27 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 44 |
| 28 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 43 |
| 29 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 43 |
| 30 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 38 |
| 31 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 35 |
| 32 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 33 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 39 |
| 34 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 32 |
| 35 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 36 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 40 |
| 37 | 5 | 5 | 5 | 5 | 4 | 3 | 4 | 5 | 5 | 41 |

| No. | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | Y8 | Y9 | Total Y |
|-----|----|----|----|----|----|----|----|----|----|---------|
| 38 | 5 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 43 |
| 39 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 3 | 36 |
| 40 | 5 | 5 | 3 | 5 | 5 | 4 | 5 | 5 | 5 | 42 |
| 41 | 3 | 4 | 4 | 3 | 5 | 5 | 3 | 4 | 3 | 34 |
| 42 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 36 |
| 43 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 44 | 5 | 3 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 41 |
| 45 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 44 |
| 46 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 43 |
| 47 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 41 |
| 48 | 4 | 4 | 4 | 4 | 3 | 4 | 5 | 4 | 5 | 37 |
| 49 | 5 | 5 | 5 | 5 | 3 | 5 | 4 | 5 | 5 | 42 |
| 50 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 36 |
| 51 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 35 |
| 52 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 44 |
| 53 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 34 |
| 54 | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 38 |
| 55 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 35 |
| 56 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 31 |
| 57 | 5 | 5 | 4 | 4 | 3 | 5 | 4 | 3 | 5 | 38 |
| 58 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 34 |
| 59 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 42 |
| 60 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 37 |
| 61 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 40 |
| 62 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 41 |
| 63 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 64 | 5 | 5 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 33 |
| 65 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 36 |
| 66 | 4 | 4 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 36 |
| 67 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 41 |
| 68 | 5 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 37 |
| 69 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 44 |
| 70 | 4 | 4 | 3 | 3 | 4 | 5 | 4 | 3 | 5 | 35 |
| 71 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 34 |
| 72 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 73 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 41 |
| 74 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 32 |
| 75 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 3 | 5 | 39 |
| 76 | 3 | 5 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 34 |

| No. | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | Y8 | Y9 | Total Y |
|-----|----|----|----|----|----|----|----|----|----|---------|
| 77 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 78 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 39 |
| 79 | 4 | 4 | 4 | 5 | 3 | 3 | 4 | 4 | 4 | 35 |
| 80 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 44 |
| 81 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 43 |
| 82 | 5 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | 4 | 39 |
| 83 | 5 | 4 | 4 | 4 | 3 | 5 | 5 | 4 | 5 | 39 |
| 84 | 5 | 5 | 5 | 4 | 5 | 5 | 3 | 5 | 4 | 41 |
| 85 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 43 |
| 86 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 37 |
| 87 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 37 |
| 88 | 5 | 5 | 5 | 5 | 4 | 3 | 5 | 5 | 5 | 42 |
| 89 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 37 |
| 90 | 4 | 4 | 4 | 4 | 5 | 3 | 3 | 4 | 4 | 35 |
| 91 | 4 | 5 | 4 | 4 | 5 | 3 | 5 | 4 | 5 | 39 |
| 92 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 32 |
| 93 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 39 |
| 94 | 3 | 3 | 4 | 3 | 4 | 5 | 4 | 3 | 4 | 33 |
| 95 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 29 |
| 96 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 3 | 5 | 40 |
| 97 | 3 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 39 |
| 98 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 4 | 3 | 31 |
| 99 | 3 | 5 | 3 | 4 | 5 | 3 | 5 | 3 | 3 | 34 |
| 100 | 4 | 5 | 3 | 4 | 5 | 3 | 4 | 3 | 5 | 36 |

| | | | | | | | | | | | | | | | | | | | |
|--|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| X1.16 | Pearson Correlation | .461** | .283** | .464** | .371** | .508** | .533** | .409** | .557** | .613** | .518** | .641** | .577** | .689** | .641** | .632** | 1 | .470** | .795** |
| | Sig. (2-tailed) | .000 | .004 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.17 | Pearson Correlation | .231* | .382** | .237* | .337** | .291** | .267** | .509** | .461** | .377** | .588** | .442** | .622** | .592** | .510** | .521** | .470** | 1 | .667** |
| | Sig. (2-tailed) | .021 | .000 | .018 | .001 | .003 | .007 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL X1 | Pearson Correlation | .588** | .550** | .618** | .618** | .696** | .708** | .705** | .783** | .779** | .720** | .780** | .743** | .780** | .760** | .625** | .795** | .667** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 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. Uji Validitas Kualitas Produk (X2)

| Correlations | | | | | | | | | | | | | |
|--------------|---------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----------|
| | | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2.10 | X2.11 | TOTAL X2 |
| X2.1 | Pearson Correlation | 1 | .557* | .640* | .506* | .485* | .450* | .300* | .416* | .316* | .440* | .463* | .725** |

| | | | | | | | | | | | | | | |
|------|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|--------|
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 | .000 | .000 | .002 | .000 | .001 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.2 | Pearson Correlation | .557* | 1 | .577* | .311* | .367* | .266* | .343* | .221* | .323* | .525* | .407* | | .632** |
| | Sig. (2-tailed) | .000 | | .000 | .002 | .000 | .008 | .000 | .027 | .001 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.3 | Pearson Correlation | .640* | .577* | 1 | .580* | .478* | .575* | .359* | .352* | .435* | .294* | .435* | | .742** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .000 | .000 | .000 | .000 | .003 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.4 | Pearson Correlation | .506* | .311* | .580* | 1 | .648* | .463* | .525* | .536* | .431* | .411* | .414* | | .750** |
| | Sig. (2-tailed) | .000 | .002 | .000 | | .000 | .000 | .000 | .000 | .000 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.5 | Pearson Correlation | .485* | .367* | .478* | .648* | 1 | .430* | .498* | .469* | .326* | .546* | .529* | | .737** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | .000 | .000 | .000 | .001 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.6 | Pearson Correlation | .450* | .266* | .575* | .463* | .430* | 1 | .379* | .504* | .536* | .323* | .510* | | .701** |
| | Sig. (2-tailed) | .000 | .008 | .000 | .000 | .000 | | .000 | .000 | .000 | .001 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.7 | Pearson Correlation | .300* | .343* | .359* | .525* | .498* | .379* | 1 | .380* | .488* | .442* | .409* | | .657** |
| | Sig. (2-tailed) | .002 | .000 | .000 | .000 | .000 | .000 | | .000 | .000 | .000 | .000 | | .000 |

| | | | | | | | | | | | | | |
|--|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.8 | Pearson Correlation | .416* | .221* | .352* | .536* | .469* | .504* | .380* | 1 | .619* | .435* | .422* | .689** |
| | Sig. (2-tailed) | .000 | .027 | .000 | .000 | .000 | .000 | .000 | | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.9 | Pearson Correlation | .316* | .323* | .435* | .431* | .326* | .536* | .488* | .619* | 1 | .445* | .495* | .695** |
| | Sig. (2-tailed) | .001 | .001 | .000 | .000 | .001 | .000 | .000 | .000 | | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.10 | Pearson Correlation | .440* | .525* | .294* | .411* | .546* | .323* | .442* | .435* | .445* | 1 | .716* | .710** |
| | Sig. (2-tailed) | .000 | .000 | .003 | .000 | .000 | .001 | .000 | .000 | .000 | | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.11 | Pearson Correlation | .463* | .407* | .435* | .414* | .529* | .510* | .409* | .422* | .495* | .716* | 1 | .739** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL. X2 | Pearson Correlation | .725* | .632* | .742* | .750* | .737* | .701* | .657* | .689* | .695* | .710* | .739* | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| **. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | | | |
| *. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | | | |

3. Uji Validitas Citra Bank (X3)

| Correlations | | | | | | | | |
|--------------|---------------------|--------|--------|--------|--------|--------|--------|----------|
| | | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | TOTAL.X3 |
| X3.1 | Pearson Correlation | 1 | .497** | .416** | .396** | .341** | .396** | .677** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .001 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.2 | Pearson Correlation | .497** | 1 | .445** | .593** | .545** | .566** | .808** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.3 | Pearson Correlation | .416** | .445** | 1 | .544** | .413** | .451** | .736** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.4 | Pearson Correlation | .396** | .593** | .544** | 1 | .559** | .485** | .800** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.5 | Pearson Correlation | .341** | .545** | .413** | .559** | 1 | .484** | .738** |
| | Sig. (2-tailed) | .001 | .000 | .000 | .000 | | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.6 | Pearson Correlation | .396** | .566** | .451** | .485** | .484** | 1 | .742** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL.X3 | Pearson Correlation | .677** | .808** | .736** | .800** | .738** | .742** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

Uji Validitas Kepuasan Nasabah (Y)

| Correlations | | | | | | | | | | | |
|--------------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| | | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | Y8 | Y9 | TOTAL.Y |
| Y1 | Pearson Correlation | 1 | .517** | .481** | .413** | .162 | .177 | .514** | .492** | .546** | .705** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .107 | .079 | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y2 | Pearson Correlation | .517** | 1 | .320** | .482** | .398** | .210* | .459** | .421** | .492** | .706** |
| | Sig. (2-tailed) | .000 | | .001 | .000 | .000 | .036 | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y3 | Pearson Correlation | .481** | .320** | 1 | .428** | .176 | .294** | .276** | .425** | .271** | .600** |
| | Sig. (2-tailed) | .000 | .001 | | .000 | .079 | .003 | .006 | .000 | .006 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y4 | Pearson Correlation | .413** | .482** | .428** | 1 | .330** | .306** | .516** | .604** | .445** | .754** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .001 | .002 | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y5 | Pearson Correlation | .162 | .398** | .176 | .330** | 1 | .252* | .243* | .325** | .346** | .549** |
| | Sig. (2-tailed) | .107 | .000 | .079 | .001 | | .011 | .015 | .001 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y6 | Pearson Correlation | .177 | .210* | .294** | .306** | .252* | 1 | .258** | .336** | .244* | .529** |
| | Sig. (2-tailed) | .079 | .036 | .003 | .002 | .011 | | .010 | .001 | .014 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y7 | Pearson Correlation | .514** | .459** | .276** | .516** | .243* | .258** | 1 | .448** | .526** | .704** |
| | Sig. (2-tailed) | .000 | .000 | .006 | .000 | .015 | .010 | | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y8 | Pearson Correlation | .492** | .421** | .425** | .604** | .325** | .336** | .448** | 1 | .405** | .749** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .001 | .001 | .000 | | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Y9 | Pearson Correlation | .546** | .492** | .271** | .445** | .346** | .244* | .526** | .405** | 1 | .708** |
| | Sig. (2-tailed) | .000 | .000 | .006 | .000 | .000 | .014 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL.Y | Pearson Correlation | .705** | .706** | .600** | .754** | .549** | .529** | .704** | .749** | .708** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

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

B. Hasil Uji Reliabilitas

1. Uji Realibilitas Kualitas Layanan (X1)

| Reliability Statistics | |
|-------------------------------|------------|
| Cronbach's Alpha | N of Items |
| .935 | 17 |

2. Uji Realibilitas Kualitas Produk (X2)

| Reliability Statistics | |
|-------------------------------|------------|
| Cronbach's Alpha | N of Items |
| .899 | 11 |

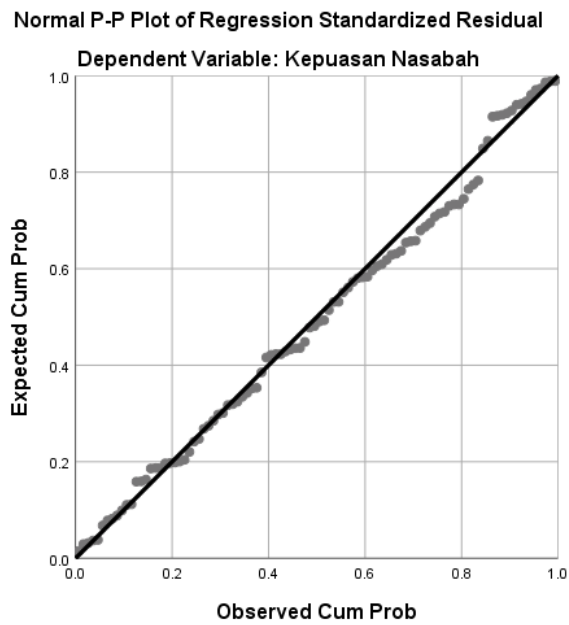
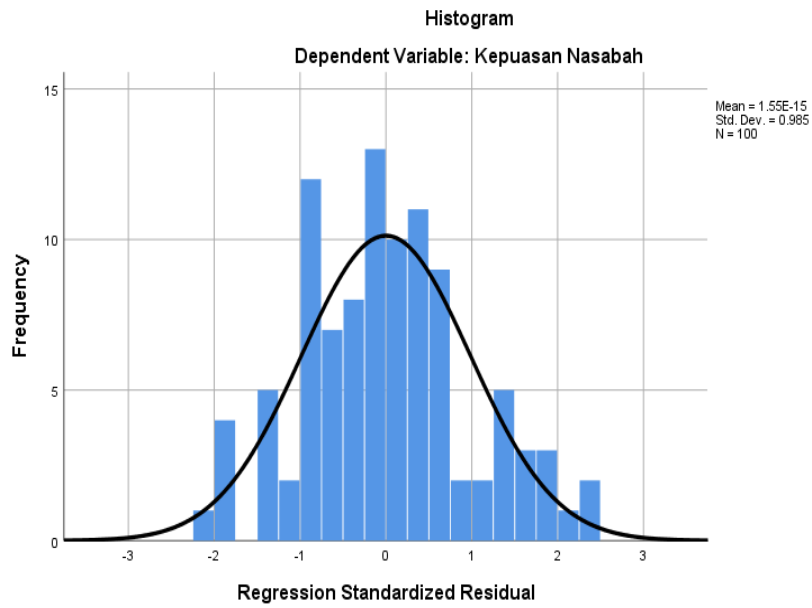
3. Uji Realibilitas Citra Bank (X3)

| Reliability Statistics | |
|-------------------------------|------------|
| Cronbach's Alpha | N of Items |
| .844 | 6 |

4. Uji Realibilitas Kepuasan Nasabah (Y)

| Reliability Statistics | |
|-------------------------------|------------|
| Cronbach's Alpha | N of Items |
| .841 | 9 |

C. Hasil Uji Normalitas



| One-Sample Kolmogorov-Smirnov Test | | |
|--|----------------|-------------------------|
| | | Unstandardized Residual |
| N | | 100 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 3.61747353 |
| Most Extreme Differences | Absolute | .064 |
| | Positive | .064 |
| | Negative | -.058 |
| Test Statistic | | .064 |
| Asymp. Sig. (2-tailed) | | .200 ^{c,d} |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

Hasil Uji Linearitas X_1 terhadap Y

| ANOVA Table | | | | | | | |
|--|----------------|--------------------------|----------------|----|-------------|--------|------|
| | | | Sum of Squares | df | Mean Square | F | Sig. |
| Kepuasan Nasabah * Kualitas Layanan | Between Groups | (Combined) | 735.419 | 25 | 29.417 | 2.013 | .011 |
| | | Linearity | 211.398 | 1 | 211.398 | 14.467 | .000 |
| | | Deviation from Linearity | 524.021 | 24 | 21.834 | 1.494 | .097 |
| | Within Groups | | 1081.331 | 74 | 14.613 | | |
| | Total | | 1816.750 | 99 | | | |

Hasil Uji Linearitas X₂ terhadap Y

| ANOVA Table | | | | | | | |
|------------------------------------|----------------|--------------------------|----------------|----|-------------|--------|------|
| | | | Sum of Squares | df | Mean Square | F | Sig. |
| Kepuasan Nasabah * Kualitas Produk | Between Groups | (Combined) | 758.278 | 20 | 37.914 | 2.830 | .001 |
| | | Linearity | 443.273 | 1 | 443.273 | 33.084 | .000 |
| | | Deviation from Linearity | 315.005 | 19 | 16.579 | 1.237 | .251 |
| | Within Groups | | 1058.472 | 79 | 13.398 | | |
| | Total | | 1816.750 | 99 | | | |

Hasil Uji Linearitas X₃ terhadap Y

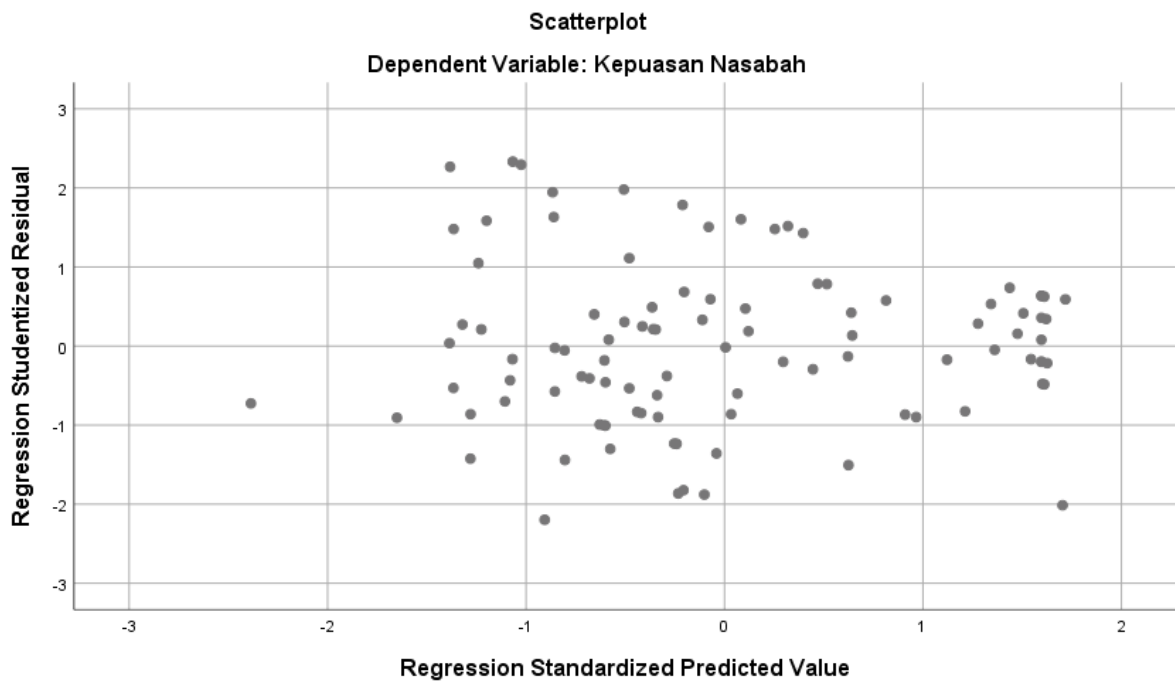
| ANOVA Table | | | | | | | |
|-------------------------------|----------------|--------------------------|----------------|----|-------------|--------|------|
| | | | Sum of Squares | df | Mean Square | F | Sig. |
| Kepuasan Nasabah * Citra Bank | Between Groups | (Combined) | 587.012 | 10 | 58.701 | 4.248 | .000 |
| | | Linearity | 377.848 | 1 | 377.848 | 27.346 | .000 |
| | | Deviation from Linearity | 209.164 | 9 | 23.240 | 1.682 | .105 |
| | Within Groups | | 1229.738 | 89 | 13.817 | | |
| | Total | | 1816.750 | 99 | | | |

Hail Uji Multikolonieritas

| Coefficients ^a | | | | | | | | |
|---------------------------|------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 17.511 | 3.696 | | 4.738 | .000 | | |
| | Kualitas Layanan | -.011 | .058 | -.023 | -.193 | .847 | .538 | 1.859 |
| | Kualitas Produk | .276 | .098 | .359 | 2.821 | .006 | .459 | 2.180 |
| | Citra Bank | .366 | .153 | .257 | 2.399 | .018 | .646 | 1.548 |

a. Dependent Variable: Kepuasan Nasabah

Hasil Uji Heterokedastisitas



D. Hasil Uji Hipotesis

Hasil Uji Parsial (T)

| Coefficients^a | | | | | | |
|---------------------------------|------------------|-----------------------------|------------|---------------------------|-------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 17.511 | 3.696 | | 4.738 | .000 |
| | Kualitas Layanan | -.011 | .058 | -.023 | -.193 | .847 |
| | Kualitas Produk | .276 | .098 | .359 | 2.821 | .006 |
| | Citra Bank | .366 | .153 | .257 | 2.399 | .018 |

a. Dependent Variable: Kepuasan Nasabah

Hasil Koefisien Determinasi (R²)

| Model Summary | | | | |
|--|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .536 ^a | .287 | .265 | 3.67356 |
| a. Predictors: (Constant), Citra Bank, Kualitas Layanan, Kualitas Produk | | | | |

DAFTAR RIWAYAT HIDUP PENULIS



A. Identitas Diri

1. Nama : Binuura Hidayah
2. TTL : Pauh Kamar, 05 Juni 1999
3. Jenis Kelamin : Perempuan
4. NIM : 1820603066
5. Agama : Islam
6. Alamat : JL. Demang Lebar Daun RT. 049 RW. 014 Kel. Lorok Pakjo
Kec. IB 1 Kota Palembang
7. No. Telp/ WA : 085267676199
8. Email : hidayahbinuura@gamil.com

B. Nama Orang Tua

1. Ayah : Bentri (ALM)
2. Ibu : Artita

C. Pekerjaan Orang Tua

1. Ayah : -
2. Ibu : Ibu Rumah Tangga

D. Riwayat Pendidikan

1. SD Negeri 16 Nan Sabaris
2. MTsN Pauh Kamar
3. SMK PGRI 1 Palembang
4. UIN Raden Fatah Palembang

E. Riwayat Organisasi

1. Anggota LPTQ & D UIN Raden Fatah Palembang
2. Anggota Latansa Febi
3. Ketua Devisi Pendidikan BEM FEBI

Palembang, Mei 2023

Binuura Hidayah