BAB V
PENUTUP

A. Kesimpulan

Berdasarkan hasil penelitian yang telah di analisis data dan pembahasan tentang pengaruh kualitas layanan, produk dan citra Bank terhadap loyalitas nasabah tabungan Bank Sumsel Babel Syariah Kantor Cabang Palembang, maka kesimpulan penelitian ini sebagai berikut.

1. Kualitas layanan berpengaruh positif dan signifikan terhadap loyalitas nasabah tabungan Bank Sumsel Babel Syariah Kantor Cabang Palembang.
2. Produk berpengaruh positif dan signifikan terhadap loyalitas nasabah tabungan Bank Sumsel Babel Syariah Kantor Cabang Palembang.
3. Citra Bank berpengaruh positif dan signifikan terhadap loyalitas nasabah tabungan Bank Sumsel Babel Syariah Kantor Cabang Palembang.
4. Kualitas layanan, produk dan citra Bank secara bersama-sama berpengaruh signifikan terhadap loyalitas nasabah tabungan Bank Sumsel Babel Syariah Kantor Cabang Palembang.

B. Saran

Berdasarkan hasil penelitian, pembahasan, dan kesimpulan. Maka peneliti dapat menyampaikan beberapa saran dari hasil penelitian sebagai berikut.

1. Bagi Bank Sumsel Babel Syariah kantor Cabang Palembang disarankan untuk terus mempertahankan, memperhatikan dan terus mengoptimalkan tingkat kinerja pelayanan Bank yang dapat mempengaruhi loyalitas nasabah.
2. Bagi peneliti selanjutnya yang melakukan penelitian sejenis diharapkan untuk menambah atau memperbanyak variabel lain yang dapat mengembangkan penelitian ini.

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LAMPIRAN

1. OUTPUT SPSS VERSI 22: UJI VALIDITAS KUALITAS LAYANAN (X1)

Correlations

		KL.1	KL.2	KL.3	KL.4	KL.5	KL.6	KL.7	KL.8	KL.9	KL.10	KL.11	KL.12	KL.13	KL.14	KL.15	Kualitas_Layanan
KL.1	Pearson Correlation	1	.455**	.082	.104	.220*	.055	.631**	.418**	.137	.781**	.192	.121	.252*	.183	.184	.543**
	Sig. (2-tailed)		.000	.420	.301	.028	.587	.000	.000	.174	.000	.056	.230	.011	.068	.067	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.2	Pearson Correlation	.455**	1	.249*	.000	.553**	.016	.254*	.209*	.311**	.499**	.290**	.128	.406**	.242*	.259**	.542**
	Sig. (2-tailed)	.000		.012	1.000	.000	.871	.011	.037	.002	.000	.003	.206	.000	.015	.009	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.3	Pearson Correlation	.082	.249*	1	.394**	.387**	.475**	.142	.475**	.381**	.157	.402**	.089	.461**	.339**	.304**	.594**
	Sig. (2-tailed)	.420	.012		.000	.000	.000	.160	.000	.000	.118	.000	.378	.000	.001	.002	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.4	Pearson Correlation	.104	.000	.394**	1	.305**	.401**	.430**	.532**	.287**	.144	.398**	-.021	.215*	.260**	.184	.512**
	Sig. (2-tailed)	.301	1.000	.000		.002	.000	.000	.000	.004	.152	.000	.836	.032	.009	.066	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.5	Pearson Correlation	.220*	.553**	.387**	.305**	1	.291**	.311**	.466**	.319**	.364**	.523**	.241*	.421**	.251*	.372**	.665**
	Sig. (2-tailed)	.028	.000	.000	.002		.003	.002	.000	.001	.000	.000	.016	.000	.012	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.6	Pearson Correlation	.055	.016	.475**	.401**	.291**	1	.356**	.523**	.463**	.269**	.374**	.034	.365**	.270**	.434**	.593**
	Sig. (2-tailed)	.587	.871	.000	.000	.003		.000	.000	.000	.007	.000	.736	.000	.006	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.7	Pearson Correlation	.631**	.254*	.142	.430**	.311**	.356**	1	.581**	.273**	.758**	.353**	.131	.492**	.123	.377**	.700**
	Sig. (2-tailed)	.000	.011	.160	.000	.002	.000		.000	.006	.000	.000	.193	.000	.223	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.8	Pearson Correlation	.418**	.209*	.475**	.532**	.466**	.523**	.581**	1	.309**	.513**	.503**	.162	.341**	.275**	.379**	.746**
	Sig. (2-tailed)	.000	.037	.000	.000	.000	.000	.000		.002	.000	.000	.107	.001	.006	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.9	Pearson Correlation	.137	.311**	.381**	.287**	.319**	.463**	.273**	.309**	1	.167	.365**	.004	.480**	.179	.369**	.565**
	Sig. (2-tailed)	.174	.002	.000	.004	.001	.000	.006	.002		.096	.000	.966	.000	.075	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.10	Pearson Correlation	.781**	.499**	.157	.144	.364**	.269**	.758**	.513**	.167	1	.258**	.254*	.508**	.361**	.391**	.722**
	Sig. (2-tailed)	.000	.000	.118	.152	.000	.007	.000	.000	.096		.010	.011	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.11	Pearson Correlation	.192	.290**	.402**	.398**	.523**	.374**	.353**	.503**	.365**	.258**	1	.066	.453**	.203*	.282**	.633**
	Sig. (2-tailed)	.056	.003	.000	.000	.000	.000	.000	.000	.000	.010		.514	.000	.043	.004	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.12	Pearson Correlation	.121	.128	.089	-.021	.241*	.034	.131	.162	.004	.254*	.066	1	.069	.194	.064	.266**
	Sig. (2-tailed)	.230	.206	.378	.836	.016	.736	.193	.107	.966	.011	.514		.495	.054	.528	.008

	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.13	Pearson Correlation	.252*	.406**	.461**	.215*	.421**	.365**	.492**	.341**	.480**	.508**	.453**	.069	1	.452**	.567**	.732**
	Sig. (2-tailed)	.011	.000	.000	.032	.000	.000	.000	.001	.000	.000	.000	.495		.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.14	Pearson Correlation	.183	.242*	.339**	.260**	.251*	.270**	.123	.275**	.179	.361**	.203*	.194	.452**	1	.369**	.523**
	Sig. (2-tailed)	.068	.015	.001	.009	.012	.006	.223	.006	.075	.000	.043	.054	.000		.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
KL.15	Pearson Correlation	.184	.259**	.304**	.184	.372**	.434**	.377**	.379**	.369**	.391**	.282**	.064	.567**	.369**	1	.624**
	Sig. (2-tailed)	.067	.009	.002	.066	.000	.000	.000	.000	.000	.000	.004	.528	.000	.000		.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Kualitas_Layanan	Pearson Correlation	.543**	.542**	.594**	.512**	.665**	.593**	.700**	.746**	.565**	.722**	.633**	.266**	.732**	.523**	.624**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.008	.000	.000	.000	
	N	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. OUTPUT SPSS VERSI 22: UJI VALIDITAS PRODUK (X2)

Correlations

		p.1	p.2	p.3	p.4	p.5	p.6	p.7	p.8	p.9	p.10	p.11	p.12	Produk
p.1	Pearson Correlation	1	.200*	.309**	.068	-.030	.323**	.415**	.373**	.584**	.535**	.123	.265**	.633**
	Sig. (2-tailed)		.046	.002	.500	.769	.001	.000	.000	.000	.000	.221	.008	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.2	Pearson Correlation	.200*	1	.022	.013	.304**	.229*	.399**	.467**	.136	.176	.432**	.178	.541**
	Sig. (2-tailed)	.046		.826	.900	.002	.022	.000	.000	.176	.079	.000	.077	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.3	Pearson Correlation	.309**	.022	1	.130	.005	.131	.132	.024	.193	.258**	.210*	-.011	.353**
	Sig. (2-tailed)	.002	.826		.198	.959	.194	.190	.812	.055	.010	.036	.915	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.4	Pearson Correlation	.068	.013	.130	1	.110	-.018	-.036	.157	.271**	.387**	.258**	.038	.358**
	Sig. (2-tailed)	.500	.900	.198		.275	.860	.725	.119	.006	.000	.010	.705	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.5	Pearson Correlation	-.030	.304**	.005	.110	1	-.005	.003	.158	.089	.256*	.254*	-.032	.302**
	Sig. (2-tailed)	.769	.002	.959	.275		.962	.978	.117	.381	.010	.011	.753	.002
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.6	Pearson Correlation	.323**	.229*	.131	-.018	-.005	1	.414**	.341**	.220*	.153	.256*	.741**	.580**
	Sig. (2-tailed)	.001	.022	.194	.860	.962		.000	.001	.028	.130	.010	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.7	Pearson Correlation	.415**	.399**	.132	-.036	.003	.414**	1	.505**	.435**	.169	.104	.364**	.607**
	Sig. (2-tailed)	.000	.000	.190	.725	.978	.000		.000	.000	.093	.305	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.8	Pearson Correlation	.373**	.467**	.024	.157	.158	.341**	.505**	1	.416**	.229*	.309**	.327**	.673**
	Sig. (2-tailed)	.000	.000	.812	.119	.117	.001	.000		.000	.022	.002	.001	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.9	Pearson Correlation	.584**	.136	.193	.271**	.089	.220*	.435**	.416**	1	.513**	.309**	.378**	.688**
	Sig. (2-tailed)	.000	.176	.055	.006	.381	.028	.000	.000		.000	.002	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.10	Pearson Correlation	.535**	.176	.258**	.387**	.256*	.153	.169	.229*	.513**	1	.515**	.187	.653**
	Sig. (2-tailed)	.000	.079	.010	.000	.010	.130	.093	.022	.000		.000	.062	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.11	Pearson Correlation	.123	.432**	.210*	.258**	.254*	.256*	.104	.309**	.309**	.515**	1	.353**	.619**
	Sig. (2-tailed)	.221	.000	.036	.010	.011	.010	.305	.002	.002	.000		.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
p.12	Pearson Correlation	.265**	.178	-.011	.038	-.032	.741**	.364**	.327**	.378**	.187	.353**	1	.580**

	Sig. (2-tailed)	.008	.077	.915	.705	.753	.000	.000	.001	.000	.062	.000		.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Produk	Pearson Correlation	.633**	.541**	.353**	.358**	.302**	.580**	.607**	.673**	.688**	.653**	.619**	.580**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.002	.000	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100	100	100	100	100	100	100

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

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

3. OUTPUT SPSS VERSI 22: UJI VALIDITAS CITRA BANK (X3)

Correlations

		cb.1	cb.2	cb.3	cb.4	cb.5	cb.6	cb.7	cb.8	cb.9	Citra_Bank
cb.1	Pearson Correlation	1	1.000**	.044	.160	.479**	.206*	.605**	.317**	.240*	.766**
	Sig. (2-tailed)		.000	.666	.113	.000	.039	.000	.001	.016	.000
	N	100	100	100	100	100	100	100	100	100	100
cb.2	Pearson Correlation	1.000**	1	.044	.160	.479**	.206*	.605**	.317**	.240*	.766**
	Sig. (2-tailed)	.000		.666	.113	.000	.039	.000	.001	.016	.000
	N	100	100	100	100	100	100	100	100	100	100
cb.3	Pearson Correlation	.044	.044	1	.065	.122	.001	.133	.055	.179	.322**
	Sig. (2-tailed)	.666	.666		.523	.226	.991	.188	.588	.074	.001
	N	100	100	100	100	100	100	100	100	100	100
cb.4	Pearson Correlation	.160	.160	.065	1	.133	.068	.157	.153	.155	.385**
	Sig. (2-tailed)	.113	.113	.523		.188	.501	.119	.129	.122	.000
	N	100	100	100	100	100	100	100	100	100	100
cb.5	Pearson Correlation	.479**	.479**	.122	.133	1	.344**	.579**	.456**	.395**	.757**
	Sig. (2-tailed)	.000	.000	.226	.188		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100
cb.6	Pearson Correlation	.206*	.206*	.001	.068	.344**	1	.060	.151	.135	.401**
	Sig. (2-tailed)	.039	.039	.991	.501	.000		.553	.134	.181	.000
	N	100	100	100	100	100	100	100	100	100	100
cb.7	Pearson Correlation	.605**	.605**	.133	.157	.579**	.060	1	.348**	.315**	.720**
	Sig. (2-tailed)	.000	.000	.188	.119	.000	.553		.000	.001	.000
	N	100	100	100	100	100	100	100	100	100	100
cb.8	Pearson Correlation	.317**	.317**	.055	.153	.456**	.151	.348**	1	.321**	.600**
	Sig. (2-tailed)	.001	.001	.588	.129	.000	.134	.000		.001	.000
	N	100	100	100	100	100	100	100	100	100	100
cb.9	Pearson Correlation	.240*	.240*	.179	.155	.395**	.135	.315**	.321**	1	.561**
	Sig. (2-tailed)	.016	.016	.074	.122	.000	.181	.001	.001		.000

	N	100	100	100	100	100	100	100	100	100	100
Citra_Bank	Pearson Correlation	.766**	.766**	.322**	.385**	.757**	.401**	.720**	.600**	.561**	1
	Sig. (2-tailed)	.000	.000	.001	.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).

4. OUTPUT SPSS VERSI 22 : UJI VALIDITAS LOYALITAS NASABAH (Y)

Correlations

		Ln.1	Ln.2	Ln.3	Ln.4	Ln.5	Ln.6	Ln.7	Ln.8	Ln.9	Ln.10	Ln.11	Ln.12	Loyalitas_Nasabah
Ln.1	Pearson Correlation	1	.031	-.090	.098	.378**	.061	-.131	.135	-.078	.085	.027	.096	.286**
	Sig. (2-tailed)		.760	.374	.331	.000	.550	.192	.181	.443	.399	.789	.341	.004
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ln.2	Pearson Correlation	.031	1	-.074	.446**	.091	.216*	-.176	.239*	-.037	.418**	-.022	.590**	.478**
	Sig. (2-tailed)	.760		.466	.000	.369	.031	.080	.017	.716	.000	.825	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ln.3	Pearson Correlation	-.090	-.074	1	-.152	-.193	-.077	.483**	-.199*	.210*	-.149	.329**	-.201*	.210*
	Sig. (2-tailed)	.374	.466		.130	.054	.448	.000	.047	.036	.140	.001	.045	.036
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ln.4	Pearson Correlation	.098	.446**	-.152	1	.007	.382**	-.011	.521**	-.038	.935**	-.072	.878**	.713**
	Sig. (2-tailed)	.331	.000	.130		.944	.000	.915	.000	.710	.000	.474	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ln.5	Pearson Correlation	.378**	.091	-.193	.007	1	.006	-.145	.009	-.052	.045	-.016	-.007	.210*
	Sig. (2-tailed)	.000	.369	.054	.944		.949	.150	.929	.609	.660	.872	.949	.036
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ln.6	Pearson Correlation	.061	.216*	-.077	.382**	.006	1	.023	.632**	-.006	.279**	-.018	.511**	.537**
	Sig. (2-tailed)	.550	.031	.448	.000	.949		.817	.000	.952	.005	.858	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ln.7	Pearson Correlation	-.131	-.176	.483**	-.011	-.145	.023	1	-.089	.220*	-.040	.420**	-.060	.330**
	Sig. (2-tailed)	.192	.080	.000	.915	.150	.817		.378	.028	.691	.000	.555	.001
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ln.8	Pearson Correlation	.135	.239*	-.199*	.521**	.009	.632**	-.089	1	-.030	.408**	-.171	.683**	.541**
	Sig. (2-tailed)	.181	.017	.047	.000	.929	.000	.378		.764	.000	.089	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ln.9	Pearson Correlation	-.078	-.037	.210*	-.038	-.052	-.006	.220*	-.030	1	-.016	.227*	-.061	.293**
	Sig. (2-tailed)	.443	.716	.036	.710	.609	.952	.028	.764		.877	.023	.545	.003
	N	100	100	100	100	100	100	100	100	100	100	100	100	100

Ln.10	Pearson Correlation	.085	.418**	-.149	.935**	.045	.279**	-.040	.408**	-.016	1	-.028	.806**	.672**
	Sig. (2-tailed)	.399	.000	.140	.000	.660	.005	.691	.000	.877		.783	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ln.11	Pearson Correlation	.027	-.022	.329**	-.072	-.016	-.018	.420**	-.171	.227*	-.028	1	-.119	.347**
	Sig. (2-tailed)	.789	.825	.001	.474	.872	.858	.000	.089	.023	.783		.239	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Ln.12	Pearson Correlation	.096	.590**	-.201*	.878**	-.007	.511**	-.060	.683**	-.061	.806**	-.119	1	.727**
	Sig. (2-tailed)	.341	.000	.045	.000	.949	.000	.555	.000	.545	.000	.239		.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100
Loyalitas_Nasabah	Pearson Correlation	.286**	.478**	.210*	.713**	.210*	.537**	.330**	.541**	.293**	.672**	.347**	.727**	1
	Sig. (2-tailed)	.004	.000	.036	.000	.036	.000	.001	.000	.003	.000	.000	.000	
	N	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).

5. **OUTPUT SPSS VERSI 22: UJI RELIABILITAS KUALITAS LAYANAN (X1)**

Reliability Statistics

Cronbach's Alpha	N of Items
.874	15

6. **OUTPUT SPSS VERSI 22: UJI RELIABILITAS PRODUK (X2)**

Reliability Statistics

Cronbach's Alpha	N of Items
.793	12

7. OUTPUT SPSS VERSI 22: UJI RELIABILITAS CITRA BANK (X3)

Reliability Statistics

Cronbach's Alpha	N of Items
.761	9

8. OUTPUT SPSS VERSI 22: UJI RELIABILITAS LOYALITAS NASABAH (Y)

Reliability Statistics

Cronbach's Alpha	N of Items
.612	12

9. OUTPUT SPSS VERSI 22: UJI NORMALITAS

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.25540928
Most Extreme Differences	Absolute	.057
	Positive	.047
	Negative	-.057
Test Statistic		.057
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.

10. OUTPUT SPSS VERSI 22: UJI LINIERITAS

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Loyalitas_Nasabah * Kualitas_Layanan	Between Groups	(Combined)	8.591	27	.318	4.257	.000
		Linearity	5.328	1	5.328	71.281	.000
		Deviation from Linearity	3.263	26	.125	1.679	.044
	Within Groups		5.382	72	.075		
	Total		13.972	99			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Loyalitas_ Nasabah * Produk	Between Groups	(Combined)	7.380	26	.284	3.143	.000
		Linearity	4.173	1	4.173	46.210	.000
		Deviation from Linearity	3.207	25	.128	1.421	.126
	Within Groups		6.592	73	.090		
	Total		13.972	99			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Loyalitas_ Nasabah * Citra_Bank	Between Groups	(Combined)	5.557	20	.278	2.608	.001
		Linearity	3.312	1	3.312	31.091	.000
		Deviation from Linearity	2.245	19	.118	1.109	.359
	Within Groups		8.415	79	.107		
	Total		13.972	99			

11. OUTPUT SPSS VERSI 22: UJI MULTIKOLINIERITAS

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.043	.264		3.951	.000		
	Kualitas_Layanan	.368	.055	.494	6.710	.000	.888	1.126
	Produk	.178	.079	.226	2.267	.026	.483	2.071
	Citra_Bank	.158	.068	.224	2.323	.022	.518	1.929

a. Dependent Variable: Loyalitas_Nasabah

12. OUTPUT SPSS VERSI 22: UJI HETEROKEDASTISITAS

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.384	.162		2.374	.020
	Kualitas_Layanan	.008	.034	.026	.244	.808
	Produk	-.084	.048	-.250	-1.733	.086
	Citra_Bank	.028	.042	.092	.664	.509

a. Dependent Variable: ABS_RES

13. OUTPUT SPSS VERSI 22: UJI PARSIAL (UJI T)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.043	.264		3.951	.000
	Kualitas_Layanan	.368	.055	.494	6.710	.000
	Produk	.178	.079	.226	2.267	.026
	Citra_Bank	.158	.068	.224	2.323	.022

a. Dependent Variable: Loyalitas_Nasabah

14. OUTPUT SPSS VERSI 22: UJI SIMULTAN (UJI F)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.514	3	2.505	37.232	.000[b]
	Residual	6.458	96	.067		
	Total	13.972	99			

a. Dependent Variable: Loyalitas_Nasabah

b. Predictors: (Constant), Citra_Bank, Kualitas_Layanan, Produk

15. OUTPUT SPSS VERSI 22: KOEFISIEN DETERMINASI (UJI $R^{2)}$

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.733[a]	.538	.523	.25937

a. Predictors: (Constant), Citra_Bank, Kualitas_Layanan, Produk

PROGRAM STUDI EKONOMI SYARIAH
FAKULTAS EKONOMI DAN BISNIS ISLAM
UIN RADEN FATAH PALEMBANG
Alamat: Jl. Prof. K. H. Zainal Abidin Fikri, Telepon 0711 353276, Palembang 30126

Hal : Persetujuan Ujian Skripsi **Formulir C**

Kepada Yth,
Ketua Prodi Fakultas
Ekonomi dan Bisnis Islam
UIN Raden Fatah
Palembang

Skripsi berjudul : Pengaruh Kualitas Layanan, Produk dan Citra Bank Terhadap Loyalitas Nasabah Tabungan Bank Sumsel Babel Syariah Kantor Cabang Palembang

Ditulis Oleh : Ika Wahyu Putri

NIM : 1656300102

Saya berpendapat bahwa Skripsi tersebut sudah dapat diajukan kepada Fakultas Ekonomi dan Bisnis Islam untuk diajukan dalam ujian *Komprhensif* dan *Munaqosyah* ujian Skripsi.

Palembang, APRIL 2020

Pembimbing Utama	Pembimbing Kedua
Mismiwati, S.E.,MP	Lidia Desiana,S.E.,M.Si
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PROGRAM STUDI S1 PERBANKAN SYARIAH
FAKULTAS EKONOMI DAN BISNIS ISLAM
UIN RADEN FATAH PALEMBANG

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No.	Hari/ Tanggal	Hal yang dikonsultasikan	Paraf
	03/01/2020	Bab I : - Teknis Penulisan - Penggunaan Preposisi - Rumusan Masalah Lanjut dgn PII sampai Bab III	
	07/01/20	Bab I: hal 6 RM, TP	
	28/01/20	Bab I: hal 6, 10, 12. RM & TP II : Teori terlalu banyak Teknis penulisan Hipotesis Bab Gawak Bab III	
	30/01/20	Bab I: Magin hal 6 II: Istilah Indikator, hal 31 hipotesis. III : Operasional Varabel	

PROGRAM STUDI S1 PERBANKAN SYARIAH
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UIN RADEN FATAH PALEMBANG

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No.	Hari/ Tanggal	Hal yang dikonsultasikan	Paraf
	05/02 2020	Bab I: ACC II: istilah indikator, hal 30, 38. Konsultasikan kuesioner dgn PII	05/02
	18/02 2020	Bab II: Sumber kutip dr jurnal. hal 38. Bab III: ACC Silakan sebar kuesioner	
	14/04 2020	Bab I-V ACC Siap utk ujian	

PROGRAM STUDI S1 PERBANKAN SYARIAH
FAKULTAS EKONOMI DAN BISNIS ISLAM
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No.	Hari/ Tanggal	Hal yang dikonsultasikan	Paraf
1	Jumat/10-01-2020	Revisi judul baru.	
2.	Selasa/14-01-2020	- Teori yg dipakai - Populasi. Sampel. - Teknik analisis data	
3.	Kamis/16-01-2020	Revisi Bab I - III	
4	Selasa/21-01-2020	Kuesioner	
5.	Senin/17-02-2020	Acc Bab I-III, lanjut ke IV-V	
6.	Senin/30-3-2020	Revisi Bab IV - V	
7.	Kamis/2-4/2020	Acc Bab IV - V, ujian Munaqasah.	

DAFTAR RIWAYAT HIDUP

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Ibu	:	Nurnaningsih

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Tahun	Sekolah	Jurusan
2003 - 2009	SD NEGERI 03 Seri Tanjung	-
2009 - 2012	SMP NEGERI 02 Tanjung Batu	-
2012 - 2015	SMA NEGERI 01 Tanjung Batu	IPS
2016 - 2020	UIN Raden Fatah Palembang	S1 Perbankan Syariah

Palembang,   Juli 2020

Hormat Saya

(Ika Wahyu Putri)