BAB V

KESIMPULAN DAN SARAN

5.1. Kesimpulan

Berdasarkan analisis yang telah dilakukan maka secara umum dapat disimpulkan bahwa *Brand Image* berperan sebagai perantara pengaruh atribut produk tabungan terhadap kesediaan nasabah untuk melakukan komunikasi WOM sekaligus berperan memperkuat pengaruh tersebut. Dari keseluruhan elemen yang membentuk atribut produk tabungan, yang berpengaruh signifikan terhadap peningkatan citra Bank Mandiri maupun kesediaan nasabah untuk melakukan komunikasi WOM adalah dimensi bunga dan biaya, dimensi pelayanan, dan dimensi prosedur pembukaan rekening 1. Untuk itu prioritas penyempurnaan yang perlu dilakukan oleh manajer Bank Mandiri adalah penyempurnaan pada atribut produk tabungan, khususnya tentang dimensi bunga dan biaya mengenai besanya suku bunga yang ditetapkan untuk Tabungan Bank Mandiri dan biaya yang dikenakan kepada nasabah lebih efektif dalam meningkatkan kesediaan nasabah untuk melakukan komunikasi WOM maka harus lebih difokuskan upaya tersebut kepada nasabah tabungan yang memiliki *image* atas Bank Mandiri yang rendah. Dan penyempurnaan mengenai atribut produk tabungan , khususnya tentang pelayanan berupa sikap terhadap nasabah oleh petugas Bank Mandiri dan prosedur pembukaan rekening lebih efektif dalam meningkatkan kesediaan nasabah dalam melakukan komunikasi WOM maka harus lebih difokuskan upaya tersebut kepada tujuan nasabah menabung dan bank yang menjadi favorit nasabah.

Upaya penyempurnaan kebijakan pelayanan baik untuk meningkatkan citra Bank Mandiri maupun kesediaan nasabah untuk melakukan komunikasi WOM harus lebih difokuskan untuk kelompok usai lebih dari 45 tahun (terlebih tentang dimensi pelayanan berupa sikap terhadap nasabah oleh petugas Bank Mandiri) dan yang mempunyai pekerjaan pelajar/mahasiswa. Sedangkan untuk meningkatkan citra Bank Mandiri, upaya penyempurnaan perlu difokuskan pada nasabah yang berminat menambah saldo tabungan dan bank yang menjadi favorit nasabah.

Secara rinci kesimpulan penelitian ini adalah sebagai berikut :

1. Atribut produk tabungan pada dimesi bunga dan biaya, kebijakan pelayanan, dan kebijakan mengenai prosedur pembukaan rekening 1 berpengaruh signifikan terhadap kesediaan nasabah untuk melakukan komunikasi WOM.
2. Atribut produk tabungan pada dimensi bunga dan biaya, dimensi pelayanan, dan dimensi prosedur pembukaan rekening 1 berpengaruh signifikan pada pencitraan yang diberikan nasabah kepada bank Mandiri.
3. Atribut produk tabungan pada dimensi bunga dan biaya, dimensi pelayanan, dan dimensi prosedur pembukaan rekening 1 dan *brand image* berpengaruh signifikan terhadap kesediaan nasabah untuk melakukan komunikasi WOM.
4. *Brand Image* memperkuat pengaruh atribut produk tabungan khususnya dimensi bunga dan biaya terhadap kesediaan nasabah melakukan WOM.

5. Atribut produk tabungan pada dimensi bunga dan biaya, dimensi pelayanan, dan dimensi prosedur pembukaan rekening 1 terhadap kesediaan nasabah melakukan komunikasi WOM diperkuat oleh karekteristik nasabah (tujuan menabung) dan diperlemah oleh karakteristik bank favorit.

   Atribut produk tabungan pada dimensi bunga dan biaya, dimensi pelayanan, dan dimensi prosedur pembukaan rekening 1 terhadap *Brand Image* diperkuat oleh karakteristik tingkat pendidikan, dan diperlemah oleh karakteristik minat menambah saldo tabungan, dan bank yang menjadi favorit.

   Pengaruh Brand Image terhadap WOM diperkuat oleh karakteristik tujuan menabung dan diperlemah oleh karakteristik minat menambah saldo tabungan dan bank yang menjadi favorit.

6. Dimensi atribut produk tabungan dinilai baik oleh nasabah, disamping itu nasabah memiliki brand image yang baik terhadap Bank Mandiri dan juga nasabah bersedia melakukan komunikasi WOM.
7. Terdapat perbedaan derajat penilaian perseptif terhadap atribut produk tabungan (dimensi bunga dan biaya, dimensi pelayanan, dan dimensi prosedur pembukaan rekening 1), *Brand Image*, dan kesediaan nasabah melakukan komunikasi WOM ditinjau dari perbedaan karaktersitik nasabah.

Berdasarkan hasil analisis *Chi-Square* atas karakteristik responden dapat disimpulkan bahwa profil nasabah sebagai berikut :

Sebagian besar nasabah bekerja sebagai pelajar/mahasiswa, berusia kurang dari 25 tahun dan telah menjadi nasabah Bank Mandiri selama kurang dari 5 tahun, mampunyai tujuan menabung untuk keperluan sehari-hari (berjaga-jaga). Sedangkan responden yang bekerja sebagai wiraswasta yang berusia antara 36-45 tahun dan telah menjadi nasabah Bank Mandiri selama lebih dari 5 tahun mempunyai tujuan menabung antara lain untuk investasi (usaha), sedangkan responden yang memiliki tujuan menabung untuk biaya pendidikan dan lain-lain kebanyakan tidak memiliki rekening selain di Bank Mandiri. Mayoritas responden memiliki tingkat pendidikan Perguruan Tinggi dan mempunyai minat untuk menambah saldo tabungan serta memilih Bank Mandiri sebagai bank favorit walaupun memiliki rekening selain di Bank Mandiri.

5.2 Saran

1. Bagi Manjemen Bank Mandiri:

Untuk lebih meningkatakan citra Bank Mandiri dan kesediaan nasabah melakukan WOM sebaiknya pihak Bank Mandiri melakukan penyempurnaan mengenai atribut produk tabungan, khususnya tentang dimensi bunga dan biaya yaitu bagaimana Bank Mandiri memberikan suku bunga yang menarik bagi nasabah dan memberikan biaya yang tidak memberatkan kepada para nasabah, khususnya pada nasabah yang berusia selain 36-45 tahun. Pada dimensi pelayanan Bank Mandiri sebaiknya lebih meningkatkan pelayanan kepada para nasabah oleh para petugas Bank Mandiri, seperti *teller* sebaiknya

melayani nasabah dengan cepat, ramah dan sopan, petugas menyampaikan informasi yang lengkap kepada nasabah mengenai Tabungan Mandiri, dan petugas Bank Mandiri tidak membeda-bedakan saat melayani para nasabah terutama pada nasabah yang berusia kurang dari 45 tahun. Dan dimensi prosedur pembukaan rekening sebaiknya Bank Mandiri lebih cepat dalam proses pembuatan kartu ATM sehingga nasabah bisa segera untuk mengoperasikannya. Upaya-upaya tersebut lebih difokuskan agar Bank Mandiri lebih efektif dalam meningkatkan kesediaan nasabah untuk melakukan komunikasi WOM kepada nasabah tabungan yang memiliki *image* atas Bank Mandiri yang rendah.

2. Bagi penelitian selanjutnya

   Peneliti menyarankan agar penelitian selanjutnya dilakukan pada bank-bank selain Bank Mandiri, baik milik pemerintah maupun swasta, ataupun pada Bank Mandiri kantor cabang lain sehingga dapat diketahui relevansi temuan penelitian ini dalam pengelolaan industri perbankan.

5.3 Keterbatasan Penelitian

Dalam penelitian ini, peneliti mengambil sampel nasabah yang mempunyai kartu ATM Mandiri sehingga diasumsikan responden adalah nasabah dari Bank Mandiri yang berhak menjawab/menilai tentang atribut produk tabungan Bank Mandiri.

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LAMPIRAN 1

KUESIONER PENELITIAN

(160 RESPONDEN)

No. Responden: ……..

Kuesioner

Kepada Yth.

Bapak/ Ibu/ Sdr/ i Nasabah Tabungan Bank Mandiri

Yogyakarta

Dengan hormat,

Dengan ini, saya:

Nama : Dicha Febriana

No. Mahasiswa : 05 03 15496

Fakultas/ Jurusan : Ekonomi/ Manajemen

Dalam rangka penelitian untuk penyusunan skripsi, saya memohon kesediaan Bapak, Ibu, Saudara, Saudari berkenan meluangkan waktu untuk mengisi kuesioner terlampir.

Tujuan penelitian ini semata-mata untuk kepentingan ilmiah, yakni dalam rangka penulisan skripsi untuk memenuhi salah satu persyaratan guna mencapai gelar Sarjana Ekonomi Universitas Atma Jaya Yogyakarta.

Oleh karena itu, saya sangat mengharapkan agar Bapak, Ibu, Saudara, Saudari berkenan memberikan jawaban yang sebenarnya. Atas kesediaan dan waktu yang Bapak, Ibu, Saudara, Saudari berikan, saya ucapkan terimakasih.

Yogyakarta, Oktober 2009

Hormat saya,

Dicha Febriana

I. Daftar Pertanyaan :

Pilihlah jawaban yang sesuai dengan Anda, dengan memberi tanda silang (x) atau centang (√) untuk jawaban yang paling tepat menurut Anda.

Keterangan :

- SS : Sangat Setuju
- S : Setuju
- N : Netral/Cenderung Setuju
- TS : Tidak Setuju
- STS : Sangat Tidak Setuju

Pernyataan	Alternatif Jawaban				
	STS	TS	N	S	SS
1. Teller melayani nasabah dengan cepat.					
2. Teller melayani dengan ramah dan sopan.					
3. Teller teliti dalam melaksanakan transaksi perbankan.					
4. Customer Service Officer menyampaikan dengan jelas informasi yang saya butuhkan mengenai Tabungan Mandiri.					
5. Semua petugas yang ada melayani tanpa membeda-bedakan nasabah, baik itu saat melayani nasabah "Prioritas Mandiri" maupun nasabah biasa.					
6. Program undian berhadiah "Mandiri Fiesta" memberikan hadiah yang menarik dari segi kualitasnya.					

Pernyataan	Alternatif Jawaban				
	STS	TS	N	S	SS
7. Program undian berhadiah "Mandiri Fiesta" memberikan hadiah yang menarik dari segi kuantitasnya.					
8. Bank Mandiri memberikan informasi yang jelas mengenai persyaratan memperoleh nomor undian pada program "Mandiri Fiesta" baik itu melalui petugas yang berwenang maupun melalui media iklan.					
9. Bank Mandiri memberikan cindera mata yang menarik dan berkualitas bagi nasabah.					
10. Bank Mandiri memberikan informasi yang jelas mengenai persyaratan untuk memperoleh cindera mata baik melalui petugas yang berwenang maupun melalui media iklan.					
11. Jumlah ATM Mandiri memadai dan tersebar di lokasi-lokasi yang strategis.					
12. Tidak ada keluhan yang berarti selama nasabah menggunakan fasilitas ATM Mandiri.					
13. Fasilitas SMS Banking Mandiri memberikan kemudahan bagi nasabah dalam melakukan transaksi perbankan.					
14. Fasilitas Internet Banking Mandiri memberikan kemudahan bagi nasabah dalam melakukan transaksi perbankan.					
15. Fasilitas Call Mandiri 14000 mudah dihubungi nasabah dan petugasnya melayani dengan ramah.					

Pernyataan	Alternatif Jawaban				
	STS	TS	N	S	SS
16. Prosedur pembukaan rekening Tabungan Mandiri mudah dipenuhi dengan cepat.					
17. Persyaratan yang dibutuhkan untuk membuka rekening Tabungan Mandiri tidak memberatkan nasabah.					
18. Customer Service Offices menjelaskan prosedur dan persyaratan dengan ramah dan sopan.					
19. Formulir pembukaan rekening Tabungan Mandiri dicetak dengan jelas, rapi, dan nyaman dilihat.					
20. Ketika meminta kartu ATM Mandiri, saya tidak perlu menunggu lama untuk dapat mengambil dan mengoperasikannya.					
21. Besarnya suku bunga yang ditetapkan untuk Tabungan Mandiri, menarik.					
22. Besarnya suku bunga yang ditetapkan untuk Tabungan Mandiri termasuk dalam batas normal.					
23. Bank Mandiri mencantumkan informasi besarnya suku bunga dengan jelas.					
24. Biaya yang dikenakan kepada nasabah Tabungan Mandiri tidak memberatkan.					
25. Besarnya biaya yang dikenakan kepada nasabah Tabungan Mandiri sesuai dengan fasilitas yang didapatkan.					

Pernyataan	Alternatif Jawaban				
	STS	TS	N	S	SS
26. Layanan yang saya terima dari Bank Mandiri mencerminkan citra Bank Mandiri yang positif.					
27. Atribut Produk Tabungan yang ditawarkan Bank Mandiri (Atribut pelayanan, Atribut Hadiah/ Cendera Mata, Atribut Fasilitas, Atribut Prosedur Pembukaan Rekening, Atribut Bunga dan Biaya) mencerminkan citra Bank Mandiri yang positif.					
28. Layanan yang saya terima dari Bank Mandiri dan Produk Tabungan yang ditawarkan berpengaruh terhadap citra Bank Mandiri.					
29. Menurut saya, Bank Mandiri memiliki citra yang positif.					
30. Saya akan mengatakan hal positif mengenai Bank Mandiri kepada orang lain.					
31. Saya akan menyakinkan teman dan keluarga saya serta orang lain untuk menabung di Bank Mandiri.					
32. Saya akan merekomendasikan untuk menabung di Bank Mandiri seperti yang saya lakukan kepada siapapun yang meminta nasehat saya.					

II. Karakteristik Responden

1. Umur Anda : …….. th.
2. Tingkat Pendidikan Anda :
   a. SD
   b. SLTP
   c. SLTA
   d. Perguruan Tinggi
3. Pekerjaan Anda :
   a. Pegawai Negeri Sipil (PNS) / TNI / POLRI
   b. Pegawai Swasta
   c. Wiraswasta
   d. Pelajar/Mahasiswa
   e. Lain-lain (sebutkan) : …….
4. Tujuan menabung :
   a. Keperluan sehari-hari (berjaga-jaga)
   b. Untuk investasi (usaha)
   c. Untuk biaya pendidikan
   d. Lain-lain (sebutkan) : …….
5. Sudah berapa tahun Anda menjadi nasabah di Bank Mandiri : ……. th.
6. Anda berminat untuk menambah saldo tabungan di Bank Mandiri :
   a. Ya b. Tidak
7. Apakah Anda memiliki rekening tabungan selain di Bank Mandiri :
   a. Ya memiliki b. Tidak memiliki
8. Bank yang menjadi favorit Anda : ……

LAMPIRAN 2

DATA RESPONDEN

LAMPIRAN 3

ANALISIS FAKTOR

Faktor Analisis Dimensi Atribut Produk Tabungan

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,811
Bartlett's Test of Sphericity	Approx. Chi-Square	2055,590
	df	300
	Sig.	,000

Communalities

	Initial
pert.1	1,000
pert.2	1,000
pert.3	1,000
pert.4	1,000
pert.5	1,000
pert.6	1,000
pert.7	1,000
pert.8	1,000
pert.9	1,000
pert.10	1,000
pert.11	1,000
pert.12	1,000
pert.13	1,000
pert.14	1,000
pert.15	1,000
pert.16	1,000
pert.17	1,000
pert.18	1,000
pert.19	1,000
pert.20	1,000
pert.21	1,000
pert.22	1,000
pert.23	1,000
pert.24	1,000
pert.25	1,000

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8,059	32,237	32,237	3,490	13,962	13,962
2	2,227	8,907	41,144	3,255	13,021	26,983
3	1,891	7,563	48,707	2,631	10,526	37,509
4	1,664	6,654	55,361	2,135	8,539	46,048
5	1,237	4,949	60,310	2,125	8,499	54,547
6	1,198	4,794	65,103	2,068	8,273	62,819
7	1,019	4,075	69,178	1,590	6,359	69,178
8	,829	3,315	72,493			
9	,767	3,066	75,559			
10	,729	2,914	78,473			
11	,661	2,644	81,118			
12	,596	2,385	83,503			
13	,555	2,220	85,723			
14	,532	2,129	87,852			
15	,497	1,989	89,841			
16	,431	1,725	91,565			
17	,378	1,512	93,078			
18	,341	1,365	94,443			
19	,330	1,320	95,763			
20	,250	1,001	96,764			
21	,190	,761	97,525			
22	,184	,736	98,261			
23	,165	,662	98,923			
24	,139	,556	99,479			
25	,130	,521	100,000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

a. 7 components extracted.

Rotated Component Matrix[a]

	Component						
	1	2	3	4	5	6	7
pert.1	,136	,045	,696	-,090	,264	,044	,235
pert.2	,164	,069	,753	,041	-,028	,241	,210
pert.3	,084	,184	,774	,073	-,038	,329	,031
pert.4	-,100	,265	,533	,414	,197	-,057	,042
pert.5	,303	,285	,530	,272	,370	-,064	,000
pert.6	,189	,756	,140	,187	,212	-,160	,107
pert.7	,199	,794	,017	,169	,127	,057	,034
pert.8	,121	,758	,143	,049	,050	,174	,191
pert.9	,353	,632	,198	-,242	,067	,201	-,106
pert.10	,242	,663	,150	-,034	,034	,359	,142
pert.11	,198	,070	,177	-,041	,091	,055	,813
pert.12	,127	,260	,265	,157	,267	-,007	,660
pert.13	,154	,038	,054	,877	,026	,213	,020
pert.14	,120	,061	,078	,836	,014	,264	,039
pert.15	,228	,188	,062	,360	-,056	,588	-,020
pert.16	,155	,195	,105	,068	,821	,167	,148
pert.17	,222	,110	,092	-,064	,755	,326	,313
pert.18	,019	,161	,151	,121	,209	,798	,005
pert.19	,085	,008	,233	,211	,172	,587	,088
pert.20	,505	,107	,165	,054	,566	-,042	-,061
pert.21	,707	,353	,140	-,037	,161	,022	-,002
pert.22	,694	,085	,148	,081	,107	,047	,006
pert.23	,696	,110	,167	,083	,199	,105	,284
pert.24	,784	,218	,014	,118	,100	,068	,105
pert.25	,706	,236	-,072	,162	,020	,254	,292

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

a. Rotation converged in 8 iterations.

Component Transformation Matrix

Component	1	2	3	4	5	6	7
1	,529	,496	,389	,229	,344	,298	,251
2	-,438	-,260	,345	,629	-,123	,457	-,046
3	,350	,193	-,626	,464	-,321	,160	-,324
4	,441	-,771	-,168	,138	,338	,035	,221
5	-,035	,074	,127	,552	,109	-,812	,042
6	,442	-,205	,481	-,093	-,710	-,125	-,066
7	-,121	,090	-,251	,070	-,366	,018	,880

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

Faktor Analisis Brand Image

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,774
Bartlett's Test of Sphericity	Approx. Chi-Square	211,812
	df	6
	Sig.	,000

Communalities

	Initial
pert.26	1,000
pert.27	1,000
pert.28	1,000
pert.29	1,000

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues		
Component	Total	% of Variance	Cumulative %
1	2,556	63,908	63,908
2	,635	15,865	79,773
3	,467	11,682	91,455
4	,342	8,545	100,000

Extraction Method: Principal Component Analysis.

Component Matrix[a]

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

Faktor Analisis WOM

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,721
Bartlett's Test of Sphericity	Approx. Chi-Square	320,803
	df	3
	Sig.	,000

Communalities

	Initial
pert.30	1,000
pert.31	1,000
pert.32	1,000

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues		
Component	Total	% of Variance	Cumulative %
1	2,511	83,713	83,713
2	,334	11,120	94,832
3	,155	5,168	100,000

Extraction Method: Principal Component Analysis.

Component Matrix[a]

a. 1 components extracted.

Rotated Component Matrix[a]

a. Only one component was extracted. The solution cannot be rotated.

LAMPIRAN 4

RELIABILITY AND VALIDITY

Reliability and Validity Dimensi Bunga dan Biaya pada Bank Mandiri

Case Processing Summary

		N	%
Cases	Valid	160	100,0
	Excluded[a]	0	,0
	Total	160	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,852	5

Item Statistics

	Mean	Std. Deviation	N
pert.21	3,36	,804	160
pert.22	3,55	,622	160
pert.23	3,71	,804	160
pert.24	3,24	,915	160
pert.25	3,46	,808	160

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
pert.21	13,96	6,596	,654	,823
pert.22	13,76	7,654	,551	,849
pert.23	13,60	6,468	,691	,813
pert.24	14,08	5,856	,734	,802
pert.25	13,86	6,413	,703	,810

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17,31	9,939	3,153	5

Reliability and Validity Dimensi Hadiah/cinderamata pada Bank Mandiri

Case Processing Summary

		N	%
Cases	Valid	160	100,0
	Excluded[a]	0	,0
	Total	160	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,846	5

Item Statistics

	Mean	Std. Deviation	N
pert.6	3,58	,805	160
pert.7	3,66	,800	160
pert.8	3,36	,842	160
pert.9	3,51	,971	160
pert.10	3,28	,883	160

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
pert.6	13,80	7,960	,641	,819
pert.7	13,71	7,778	,695	,805
pert.8	14,02	7,641	,681	,808
pert.9	13,87	7,398	,601	,833
pert.10	14,10	7,499	,670	,811

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17,38	11,519	3,394	5

Reliability and Validity Dimensi Pelayanan pada Bank Mandiri

Case Processing Summary

		N	%
Cases	Valid	160	100,0
	Excluded[a]	0	,0
	Total	160	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,784	5

Item Statistics

	Mean	Std. Deviation	N
pert.1	4,05	,783	160
pert.2	4,30	,662	160
pert.3	4,22	,688	160
pert.4	4,09	,642	160
pert.5	4,03	,928	160

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
pert.1	16,64	4,985	,546	,749
pert.2	16,39	5,196	,622	,728
pert.3	16,48	5,018	,654	,716
pert.4	16,60	5,638	,478	,769
pert.5	16,66	4,489	,549	,758

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20,69	7,509	2,740	5

Reliability and Validity Dimensi Fasilitas 2 pada Bank Mandiri

Case Processing Summary

		N	%
Cases	Valid	160	100,0
	Excluded[a]	0	,0
	Total	160	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,890	2

Item Statistics

	Mean	Std. Deviation	N
pert.13	3,80	,742	160
pert.14	3,76	,722	160

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
pert.13	3,76	,522	,802	.[a]
pert.14	3,80	,551	,802	.[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.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
7,56	1,933	1,390	2

Reliability and Validity Dimensi Prosedur Pembukaan Rekening 1 pada Bank Mandiri

Case Processing Summary

		N	%
Cases	Valid	160	100,0
	Excluded[a]	0	,0
	Total	160	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,776	3

Item Statistics

	Mean	Std. Deviation	N
pert.16	4,09	,804	160
pert.17	4,08	,904	160
pert.20	3,89	,854	160

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
pert.16	7,97	2,194	,715	,590
pert.17	7,97	2,012	,669	,632
pert.20	8,17	2,531	,472	,843

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12,06	4,544	2,132	3

Reliability and Validity Dimensi Prosedur Pembukaan Rekening 2 pada Bank Mandiri

Case Processing Summary

		N	%
Cases	Valid	160	100,0
	Excluded[a]	0	,0
	Total	160	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,658	3

Item Statistics

	Mean	Std. Deviation	N
pert.15	3,49	,897	160
pert.18	4,11	,614	160
pert.19	3,84	,653	160

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
pert.15	7,95	1,130	,487	,577
pert.18	7,33	1,680	,507	,534
pert.19	7,60	1,663	,460	,578

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
11,44	2,864	1,692	3

Reliability and Validity Dimensi Fasilitas 2 pada Bank Mandiri

Case Processing Summary

		N	%
Cases	Valid	160	100,0
	Excluded[a]	0	,0
	Total	160	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,648	2

Item Statistics

	Mean	Std. Deviation	N
pert.11	4,29	,806	160
pert.12	3,98	,797	160

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
pert.11	3,98	,635	,479	.[a]
pert.12	4,29	,649	,479	.[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.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
8,28	1,899	1,378	2

LAMPIRAN 5

ANALISIS PERSENTASE

ANALISIS PERSENTASE

Frequencies

Statistics

umur

N	Valid	160
	Missing	0

umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<25	53	33,1	33,1	33,1
	25-35	48	30,0	30,0	63,1
	36-45	42	26,3	26,3	89,4
	>45	17	10,6	10,6	100,0
	Total	160	100,0	100,0	

Frequencies

Statistics

pendidikan

N	Valid	160
	Missing	0

pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SLTA	4	2,5	2,5	2,5
	Perguruan Tinggi	156	97,5	97,5	100,0
	Total	160	100,0	100,0	

Frequencies

Statistics

pekerjaan_1

N	Valid	160
	Missing	0

pekerjaan_1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PNS/TNI/POLRI dan lain-lain	7	4,4	4,4	4,4
	pegawai swasta	42	26,3	26,3	30,6
	wiraswsta	43	26,9	26,9	57,5
	pelajar/mahasiswa	68	42,5	42,5	100,0
	Total	160	100,0	100,0	

Frequencies

Statistics

tuj.menabung_1

N	Valid	160
	Missing	0

tuj.menabung_1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	keperluan sehari-hari(berjaga-jaga)	104	65,0	65,0	65,0
	untuk investasi(usaha)	36	22,5	22,5	87,5
	untuk biaya pendidikan dan lain-lain	20	12,5	12,5	100,0
	Total	160	100,0	100,0	

Frequencies

Statistics

lma.mnabung_1

N	Valid	160
	Missing	0

lma.mnabung_1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 5 tahun	108	67,5	67,5	67,5
	> 5 tahun	52	32,5	32,5	100,0
	Total	160	100,0	100,0	

Frequencies

Statistics

minat

N	Valid	160
	Missing	0

minat

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ya	156	97,5	97,5	97,5
	tidak	4	2,5	2,5	100,0
	Total	160	100,0	100,0	

Frequencies

Statistics

lain.rek

N	Valid	160
	Missing	0

lain.rek

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ya	119	74,4	74,4	74,4
	tidak	41	25,6	25,6	100,0
	Total	160	100,0	100,0	

Frequencies

Statistics

favorit_1

N	Valid	160
	Missing	0

favorit_1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Mandiri	131	81,9	81,9	81,9
	BCA	13	8,1	8,1	90,0
	BNI dan lain-lain	16	10,0	10,0	100,0
	Total	160	100,0	100,0	

LAMPIRAN 6

ANALISIS CHI SQUARE

ANALISIS CHI SQUARE

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
umur * pendidikan	160	100,0%	0	,0%	160	100,0%

umur * pendidikan Crosstabulation

Count

		pendidikan		
		SLTA	Perguruan Tinggi	Total
umur	<25	2	51	53
	25-35	1	47	48
	36-45	1	41	42
	>45	0	17	17
Total		4	156	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	,825[a]	3	,843
Likelihood Ratio	1,205	3	,752
Linear-by-Linear Association	,633	1	,426
N of Valid Cases	160		

a. 4 cells (50,0%) have expected count less than 5. The minimum expected count is ,43.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
umur * pekerjaan_1	160	100,0%	0	,0%	160	100,0%

umur * pekerjaan_1 Crosstabulation

Count

		pekerjaan_1				
		PNS/TNI/ POLRI dan lain-lain	pegawai swasta	wiraswsta	pelajar/mahasiswa	Total
umur	<25	0	8	2	43	53
	25-35	4	14	15	15	48
	36-45	2	16	21	3	42
	>45	1	4	5	7	17
Total		7	42	43	68	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	60,768[a]	9	,000
Likelihood Ratio	70,111	9	,000
Linear-by-Linear Association	19,430	1	,000
N of Valid Cases	160		

a. 6 cells (37,5%) have expected count less than 5. The minimum expected count is ,74.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
umur * tuj.menabung_1	160	100,0%	0	,0%	160	100,0%

umur * tuj.menabung_1 Crosstabulation

Count

		tuj.menabung_1			
		keperluan sehari-hari(berjaga-jaga)	untuk investasi (usaha)	untuk biaya pendidikan dan lain-lain	Total
umur	<25	40	5	8	53
	25-35	34	9	5	48
	36-45	19	19	4	42
	>45	11	3	3	17
Total		104	36	20	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18,929[a]	6	,004
Likelihood Ratio	18,117	6	,006
Linear-by-Linear Association	2,130	1	,144
N of Valid Cases	160		

a. 2 cells (16,7%) have expected count less than 5. The minimum expected count is 2,13.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
umur * lma.mnabung_1	160	100,0%	0	,0%	160	100,0%

umur * lma.mnabung_1 Crosstabulation

Count

		lma.mnabung_1		Total
		< 5 tahun	> 5 tahun	
umur	<25	51	2	53
	25-35	29	19	48
	36-45	22	20	42
	>45	6	11	17
Total		108	52	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33,448[a]	3	,000
Likelihood Ratio	40,107	3	,000
Linear-by-Linear Association	30,008	1	,000
N of Valid Cases	160		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 5,53.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
umur * minat	160	100,0%	0	,0%	160	100,0%

umur * minat Crosstabulation

Count

		minat		
		ya	tidak	Total
umur	<25	53	0	53
	25-35	46	2	48
	36-45	40	2	42
	>45	17	0	17
Total		156	4	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3,223[a]	3	,358
Likelihood Ratio	4,701	3	,195
Linear-by-Linear Association	,518	1	,472
N of Valid Cases	160		

a. 4 cells (50,0%) have expected count less than 5. The minimum expected count is ,43.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
umur * lain.rek	160	100,0%	0	,0%	160	100,0%

umur * lain.rek Crosstabulation

Count

		lain.rek		
		ya	tidak	Total
umur	<25	35	18	53
	25-35	34	14	48
	36-45	37	5	42
	>45	13	4	17
Total		119	41	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6,436[a]	3	,092
Likelihood Ratio	7,027	3	,071
Linear-by-Linear Association	3,875	1	,049
N of Valid Cases	160		

a. 1 cells (12,5%) have expected count less than 5. The minimum expected count is 4,36.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
umur * favorit_1	160	100,0%	0	,0%	160	100,0%

umur * favorit_1 Crosstabulation

Count

		favorit_1			
		Mandiri	BCA	BNI dan lain-lain	Total
umur	<25	44	2	7	53
	25-35	35	7	6	48
	36-45	37	3	2	42
	>45	15	1	1	17
Total		131	13	16	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6,902[a]	6	,330
Likelihood Ratio	7,019	6	,319
Linear-by-Linear Association	1,387	1	,239
N of Valid Cases	160		

a. 7 cells (58,3%) have expected count less than 5. The minimum expected count is 1,38.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pendidikan * pekerjaan_1	160	100,0%	0	,0%	160	100,0%

pendidikan * pekerjaan_1 Crosstabulation

Count

		pekerjaan_1				
		PNS/TNI/ POLRI dan lain-lain	pegawai swasta	wiraswsta	pelajar/mahasiswa	Total
pendidikan	SLTA	0	0	1	3	4
	Perguruan Tinggi	7	42	42	65	156
Total		7	42	43	68	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2,281[a]	3	,516
Likelihood Ratio	3,320	3	,345
Linear-by-Linear Association	2,168	1	,141
N of Valid Cases	160		

a. 4 cells (50,0%) have expected count less than 5. The minimum expected count is ,18.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pendidikan * tuj. menabung_1	160	100,0%	0	,0%	160	100,0%

pendidikan * tuj.menabung_1 Crosstabulation

Count

		tuj.menabung_1			
		keperluan sehari-hari(berjaga-jaga)	untuk investasi (usaha)	untuk biaya pendidikan dan lain-lain	Total
pendidikan	SLTA	3	1	0	4
	Perguruan Tinggi	101	35	20	156
Total		104	36	20	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	,587[a]	2	,746
Likelihood Ratio	1,084	2	,582
Linear-by-Linear Association	,413	1	,520
N of Valid Cases	160		

a. 3 cells (50,0%) have expected count less than 5. The minimum expected count is ,50.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pendidikan * lma.mnabung_1	160	100,0%	0	,0%	160	100,0%

pendidikan * lma.mnabung_1 Crosstabulation

Count

		lma.mnabung_1		
		< 5 tahun	> 5 tahun	Total
pendidikan	SLTA	4	0	4
	Perguruan Tinggi	104	52	156
Total		108	52	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1,975[b]	1	,160		
Continuity Correction[a]	,748	1	,387		
Likelihood Ratio	3,194	1	,074		
Fisher's Exact Test				,305	,204
Linear-by-Linear Association	1,963	1	,161		
N of Valid Cases	160				

a. Computed only for a 2x2 table

b. 2 cells (50,0%) have expected count less than 5. The minimum expected count is 1,30.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pendidikan * minat	160	100,0%	0	,0%	160	100,0%

pendidikan * minat Crosstabulation

Count

		minat		
		ya	tidak	Total
pendidikan	SLTA	4	0	4
	Perguruan Tinggi	152	4	156
Total		156	4	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	,105[b]	1	,746		
Continuity Correction[a]	,000	1	1,000		
Likelihood Ratio	,205	1	,651		
Fisher's Exact Test				1,000	,903
Linear-by-Linear Association	,105	1	,746		
N of Valid Cases	160				

a. Computed only for a 2x2 table

b. 3 cells (75,0%) have expected count less than 5. The minimum expected count is ,10.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pendidikan * lain.rek	160	100,0%	0	,0%	160	100,0%

pendidikan * lain.rek Crosstabulation

Count

		lain.rek		Total
		ya	tidak	
pendidikan	SLTA	3	1	4
	Perguruan Tinggi	116	40	156
Total		119	41	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	,001[b]	1	,977		
Continuity Correction[a]	,000	1	1,000		
Likelihood Ratio	,001	1	,977		
Fisher's Exact Test				1,000	,729
Linear-by-Linear Association	,001	1	,977		
N of Valid Cases	160				

a. Computed only for a 2x2 table

b. 2 cells (50,0%) have expected count less than 5. The minimum expected count is 1,02.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pendidikan * favorit_1	160	100,0%	0	,0%	160	100,0%

pendidikan * favorit_1 Crosstabulation

Count

		favorit_1			
		Mandiri	BCA	BNI dan lain-lain	Total
pendidikan	SLTA	2	0	2	4
	Perguruan Tinggi	129	13	14	156
Total		131	13	16	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7,407[a]	2	,025
Likelihood Ratio	4,656	2	,097
Linear-by-Linear Association	5,237	1	,022
N of Valid Cases	160		

a. 3 cells (50,0%) have expected count less than 5. The minimum expected count is ,33.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pekerjaan_1 * tuj. menabung_1	160	100,0%	0	,0%	160	100,0%

pekerjaan_1 * tuj.menabung_1 Crosstabulation

Count

		tuj.menabung_1			
		keperluan sehari-hari(berjaga-jaga)	untuk investasi (usaha)	untuk biaya pendidikan dan lain-lain	Total
pekerjaan_1	PNS/TNI/POLRI dan lain-lain	5	0	2	7
	pegawai swasta	27	8	7	42
	wiraswsta	19	23	1	43
	pelajar/mahasiswa	53	5	10	68
Total		104	36	20	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	37,605[a]	6	,000
Likelihood Ratio	38,131	6	,000
Linear-by-Linear Association	1,662	1	,197
N of Valid Cases	160		

a. 3 cells (25,0%) have expected count less than 5. The minimum expected count is ,88.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pekerjaan_1 * lma.mnabung_1	160	100,0%	0	,0%	160	100,0%

pekerjaan_1 * lma.mnabung_1 Crosstabulation

Count

		lma.mnabung_1		
		< 5 tahun	> 5 tahun	Total
pekerjaan_1	PNS/TNI/POLRI dan lain-lain	3	4	7
	pegawai swasta	33	9	42
	wiraswsta	17	26	43
	pelajar/mahasiswa	55	13	68
Total		108	52	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25,165[a]	3	,000
Likelihood Ratio	24,510	3	,000
Linear-by-Linear Association	2,062	1	,151
N of Valid Cases	160		

a. 2 cells (25,0%) have expected count less than 5. The minimum expected count is 2,28.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pekerjaan_1 * minat	160	100,0%	0	,0%	160	100,0%

pekerjaan_1 * minat Crosstabulation

Count

		minat		Total
		ya	tidak	
pekerjaan_1	PNS/TNI/POLRI dan lain-lain	6	1	7
	pegawai swasta	39	3	42
	wiraswsta	43	0	43
	pelajar/mahasiswa	68	0	68
Total		156	4	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10,549[a]	3	,014
Likelihood Ratio	10,054	3	,018
Linear-by-Linear Association	8,353	1	,004
N of Valid Cases	160		

a. 4 cells (50,0%) have expected count less than 5. The minimum expected count is ,18.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pekerjaan_1 * lain.rek	160	100,0%	0	,0%	160	100,0%

pekerjaan_1 * lain.rek Crosstabulation

Count

		lain.rek		
		ya	tidak	Total
pekerjaan_1	PNS/TNI/POLRI dan lain-lain	5	2	7
	pegawai swasta	31	11	42
	wiraswsta	38	5	43
	pelajar/mahasiswa	45	23	68
Total		119	41	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6,857[a]	3	,077
Likelihood Ratio	7,499	3	,058
Linear-by-Linear Association	,922	1	,337
N of Valid Cases	160		

a. 1 cells (12,5%) have expected count less than 5. The minimum expected count is 1,79.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
pekerjaan_1 * favorit_1	160	100,0%	0	,0%	160	100,0%

pekerjaan_1 * favorit_1 Crosstabulation

Count

		favorit_1			
		Mandiri	BCA	BNI dan lain-lain	Total
pekerjaan_1	PNS/TNI/POLRI dan lain-lain	3	0	4	7
	pegawai swasta	35	2	5	42
	wiraswsta	36	6	1	43
	pelajar/mahasiswa	57	5	6	68
Total		131	13	16	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22,699[a]	6	,001
Likelihood Ratio	16,260	6	,012
Linear-by-Linear Association	3,725	1	,054
N of Valid Cases	160		

a. 6 cells (50,0%) have expected count less than 5. The minimum expected count is ,57.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
tuj.menabung_1 * lma.mnabung_1	160	100,0%	0	,0%	160	100,0%

tuj.menabung_1 * lma.mnabung_1 Crosstabulation

Count

		lma.mnabung_1		
		< 5 tahun	> 5 tahun	Total
tuj. menabung_1	keperluan sehari-hari(berjaga-jaga)	75	29	104
	untuk investasi(usaha)	16	20	36
	untuk biaya pendidikan dan lain-lain	17	3	20
Total		108	52	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12,525[a]	2	,002
Likelihood Ratio	12,309	2	,002
Linear-by-Linear Association	,096	1	,757
N of Valid Cases	160		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 6,50.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
tuj.menabung_1 * minat	160	100,0%	0	,0%	160	100,0%

tuj.menabung_1 * minat Crosstabulation

Count

		minat		
		ya	tidak	Total
tuj. menabung_1	keperluan sehari-hari(berjaga-jaga)	101	3	104
	untuk investasi(usaha)	36	0	36
	untuk biaya pendidikan dan lain-lain	19	1	20
Total		156	4	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1,499[a]	2	,473
Likelihood Ratio	2,282	2	,319
Linear-by-Linear Association	,005	1	,943
N of Valid Cases	160		

a. 3 cells (50,0%) have expected count less than 5. The minimum expected count is ,50.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
tuj.menabung_1 * lain.rek	160	100,0%	0	,0%	160	100,0%

tuj.menabung_1 * lain.rek Crosstabulation

Count

		lain.rek		
		ya	tidak	Total
tuj. menabung_1	keperluan sehari-hari(berjaga-jaga)	80	24	104
	untuk investasi(usaha)	30	6	36
	untuk biaya pendidikan dan lain-lain	9	11	20
Total		119	41	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10,925[a]	2	,004
Likelihood Ratio	9,783	2	,008
Linear-by-Linear Association	4,743	1	,029
N of Valid Cases	160		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 5,13.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
tuj.menabung_1 * favorit_1	160	100,0%	0	,0%	160	100,0%

tuj.menabung_1 * favorit_1 Crosstabulation

Count

		favorit_1			
		Mandiri	BCA	BNI dan lain-lain	Total
tuj. menabung_1	keperluan sehari-hari(berjaga-jaga)	85	8	11	104
	untuk investasi(usaha)	32	4	0	36
	untuk biaya pendidikan dan lain-lain	14	1	5	20
Total		131	13	16	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9,355[a]	4	,053
Likelihood Ratio	11,627	4	,020
Linear-by-Linear Association	,662	1	,416
N of Valid Cases	160		

a. 4 cells (44,4%) have expected count less than 5. The minimum expected count is 1,63.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
lma.mnabung_1 * minat	160	100,0%	0	,0%	160	100,0%

lma.mnabung_1 * minat Crosstabulation

Count

		minat		
		ya	tidak	Total
lma.mnabung_1	< 5 tahun	105	3	108
	> 5 tahun	51	1	52
Total		156	4	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	,105[b]	1	,746		
Continuity Correction[a]	,000	1	1,000		
Likelihood Ratio	,110	1	,740		
Fisher's Exact Test				1,000	,608
Linear-by-Linear Association	,105	1	,746		
N of Valid Cases	160				

a. Computed only for a 2x2 table

b. 2 cells (50,0%) have expected count less than 5. The minimum expected count is 1,30.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
lma.mnabung_1 * lain.rek	160	100,0%	0	,0%	160	100,0%

lma.mnabung_1 * lain.rek Crosstabulation

Count

		lain.rek		Total
		ya	tidak	
lma.mnabung_1	< 5 tahun	76	32	108
	> 5 tahun	43	9	52
Total		119	41	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2,796[b]	1	,094		
Continuity Correction[a]	2,187	1	,139		
Likelihood Ratio	2,933	1	,087		
Fisher's Exact Test				,122	,067
Linear-by-Linear Association	2,779	1	,096		
N of Valid Cases	160				

a. Computed only for a 2x2 table

b. 0 cells (,0%) have expected count less than 5. The minimum expected count is 13,33.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
lma.mnabung_1 * favorit_1	160	100,0%	0	,0%	160	100,0%

lma.mnabung_1 * favorit_1 Crosstabulation

Count

		favorit_1			
		Mandiri	BCA	BNI dan lain-lain	Total
lma.mnabung_1	< 5 tahun	88	6	14	108
	> 5 tahun	43	7	2	52
Total		131	13	16	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5,624[a]	2	,060
Likelihood Ratio	5,957	2	,051
Linear-by-Linear Association	,925	1	,336
N of Valid Cases	160		

a. 1 cells (16,7%) have expected count less than 5. The minimum expected count is 4,22.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
minat * lain.rek	160	100,0%	0	,0%	160	100,0%

minat * lain.rek Crosstabulation

Count

		lain.rek		
		ya	tidak	Total
minat	ya	116	40	156
	tidak	3	1	4
Total		119	41	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	,001[b]	1	,977		
Continuity Correction[a]	,000	1	1,000		
Likelihood Ratio	,001	1	,977		
Fisher's Exact Test				1,000	,729
Linear-by-Linear Association	,001	1	,977		
N of Valid Cases	160				

a. Computed only for a 2x2 table

b. 2 cells (50,0%) have expected count less than 5. The minimum expected count is 1,02.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
minat * favorit_1	160	100,0%	0	,0%	160	100,0%

minat * favorit_1 Crosstabulation

Count

		favorit_1			
		Mandiri	BCA	BNI dan lain-lain	Total
minat	ya	130	13	13	156
	tidak	1	0	3	4
Total		131	13	16	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19,288[a]	2	,000
Likelihood Ratio	10,225	2	,006
Linear-by-Linear Association	15,058	1	,000
N of Valid Cases	160		

a. 3 cells (50,0%) have expected count less than 5. The minimum expected count is ,33.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
lain.rek * favorit_1	160	100,0%	0	,0%	160	100,0%

lain.rek * favorit_1 Crosstabulation

Count

		favorit_1			
		Mandiri	BCA	BNI dan lain-lain	Total
lain.rek	ya	92	13	14	119
	tidak	39	0	2	41
Total		131	13	16	160

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7,107[a]	2	,029
Likelihood Ratio	10,520	2	,005
Linear-by-Linear Association	4,596	1	,032
N of Valid Cases	160		

a. 2 cells (33,3%) have expected count less than 5. The minimum expected count is 3,33.

LAMPIRAN 7

ANALISIS REGRESI BERGANDA

METODE STEPWISE

REGRESSION PENGARUH ATRIBUT PRODUK TABUNGAN TERHADAP WOM

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,643[a]	,414	,410	,57299

a. Predictors: (Constant), X

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36,591	1	36,591	111,448	,000[a]
	Residual	51,875	158	,328		
	Total	88,466	159			

a. Predictors: (Constant), X

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,267	,400		-,668	,505
	X	1,096	,104	,643	10,557	,000

a. Dependent Variable: Y

REGRESSION PENGARUH ATRIBUT PRODUK TABUNGAN TERHADAP *BRAND IMAGE*

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,701[a]	,491	,488	,37958

a. Predictors: (Constant), X

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,947	1	21,947	152,325	,000[a]
	Residual	22,764	158	,144		
	Total	44,711	159			

a. Predictors: (Constant), X

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,889	,265		3,353	,001
	X	,848	,069	,701	12,342	,000

a. Dependent Variable: M

REGRESSION PENGARUH ATRIBUT PRODUK TABUNGAN DAN *BRAND IMAGE* TERHADAP WOM

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	X	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088
2	,708[b]	,501	,495	,53007

a. Predictors: (Constant), M

b. Predictors: (Constant), M, X

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			
2	Regression	44,352	2	22,176	78,924	,000[b]
	Residual	44,114	157	,281		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Predictors: (Constant), M, X

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000
2	(Constant)	-,786	,383		-2,052	,042
	M	,584	,111	,415	5,256	,000
	X	,600	,135	,352	4,461	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	X	,352[a]	4,461	,000	,335	,509

a. Predictors in the Model: (Constant), M

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI ATRIBUT PRODUK TABUNGAN TERHADAP WOM

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
3	X2	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612[a]	,374	,370	,59187
2	,667[b]	,445	,438	,55941
3	,678[c]	,460	,450	,55338

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, X3

c. Predictors: (Constant), X1, X3, X2

ANOVA[d]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33,116	1	33,116	94,533	,000[a]
	Residual	55,350	158	,350		
	Total	88,466	159			
2	Regression	39,335	2	19,667	62,848	,000[b]
	Residual	49,131	157	,313		
	Total	88,466	159			
3	Regression	40,695	3	13,565	44,297	,000[c]
	Residual	47,771	156	,306		
	Total	88,466	159			

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, X3

c. Predictors: (Constant), X1, X3, X2

d. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,425	,262		5,440	,000
	X1	,724	,074	,612	9,723	,000
2	(Constant)	,271	,358		,758	,450
	X1	,586	,077	,495	7,620	,000
	X3	,394	,088	,290	4,458	,000
3	(Constant)	,212	,355		,596	,552
	X1	,505	,085	,427	5,923	,000
	X3	,331	,092	,243	3,583	,000
	X2	,173	,082	,157	2,107	,037

a. Dependent Variable: Y

Excluded Variables[d]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	X2	,244[a]	3,328	,001	,257	,693
	X3	,290[a]	4,458	,000	,335	,838
	X4	,117[a]	1,807	,073	,143	,929
	X5	,176[a]	2,377	,019	,186	,705
	X6	,188[a]	2,859	,005	,222	,875
	X7	,125[a]	1,828	,069	,144	,832
2	X2	,157[b]	2,107	,037	,166	,621
	X4	,060[b]	,941	,348	,075	,884
	X5	,082[b]	1,098	,274	,088	,632
	X6	,111[b]	1,663	,098	,132	,790
	X7	,021[b]	,301	,764	,024	,719
3	X4	,063[c]	,999	,319	,080	,884
	X5	,069[c]	,929	,354	,074	,627
	X6	,094[c]	1,405	,162	,112	,776
	X7	,008[c]	,121	,904	,010	,714

a. Predictors in the Model: (Constant), X1

b. Predictors in the Model: (Constant), X1, X3

c. Predictors in the Model: (Constant), X1, X3, X2

d. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI ATRIBUT PRODUK TABUNGAN TERHADAP *BRAND IMAGE*

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
3	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,615[a]	,378	,374	,41948
2	,699[b]	,489	,483	,38147
3	,731[c]	,535	,526	,36523

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, X3

c. Predictors: (Constant), X1, X3, X5

ANOVA[d]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,909	1	16,909	96,092	,000[a]
	Residual	27,802	158	,176		
	Total	44,711	159			
2	Regression	21,865	2	10,932	75,127	,000[b]
	Residual	22,846	157	,146		
	Total	44,711	159			
3	Regression	23,902	3	7,967	59,727	,000[c]
	Residual	20,809	156	,133		
	Total	44,711	159			

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, X3

c. Predictors: (Constant), X1, X3, X5

d. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,350	,186		12,656	,000
	X1	,517	,053	,615	9,803	,000
2	(Constant)	1,320	,244		5,404	,000
	X1	,394	,052	,468	7,516	,000
	X3	,352	,060	,364	5,836	,000
3	(Constant)	1,164	,237		4,909	,000
	X1	,298	,056	,355	5,342	,000
	X3	,275	,061	,284	4,506	,000
	X5	,200	,051	,269	3,908	,000

a. Dependent Variable: M

Excluded Variables[d]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	X2	,246[a]	3,374	,001	,260	,693
	X3	,364[a]	5,836	,000	,422	,838
	X4	,042[a]	,650	,516	,052	,929
	X5	,369[a]	5,348	,000	,393	,705
	X6	,179[a]	2,725	,007	,212	,875
	X7	,282[a]	4,325	,000	,326	,832
2	X2	,131[b]	1,816	,071	,144	,621
	X4	-,035[b]	-,580	,563	-,046	,884
	X5	,269[b]	3,908	,000	,299	,632
	X6	,076[b]	1,182	,239	,094	,790
	X7	,171[b]	2,588	,011	,203	,719
3	X2	,108[c]	1,556	,122	,124	,616
	X4	-,026[c]	-,446	,656	-,036	,883
	X6	,049[c]	,797	,427	,064	,780
	X7	,121[c]	1,846	,067	,147	,684

a. Predictors in the Model: (Constant), X1

b. Predictors in the Model: (Constant), X1, X3

c. Predictors in the Model: (Constant), X1, X3, X5

d. Dependent Variable: M

REGRESSION PENGARUH DIMENSI ATRIBUT PRODUK TABUNGAN DAN *BRAND IMAGE* TERHADAP WOM

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
3	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088
2	,711[b]	,506	,499	,52782
3	,722[c]	,521	,512	,52124

a. Predictors: (Constant), M

b. Predictors: (Constant), M, X1

c. Predictors: (Constant), M, X1, X3

ANOVA[d]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			
2	Regression	44,727	2	22,364	80,274	,000[b]
	Residual	43,739	157	,279		
	Total	88,466	159			
3	Regression	46,082	3	15,361	56,536	,000[c]
	Residual	42,384	156	,272		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Predictors: (Constant), M, X1

c. Predictors: (Constant), M, X1, X3

d. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000
2	(Constant)	-,093	,332		-,282	,778
	M	,646	,100	,459	6,456	,000
	X1	,390	,084	,329	4,627	,000
3	(Constant)	-,446	,363		-1,227	,222
	M	,543	,109	,386	4,983	,000
	X1	,372	,084	,314	4,450	,000
	X3	,203	,091	,149	2,233	,027

a. Dependent Variable: Y

Excluded Variables[d]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics Tolerance
1	X1	,329[a]	4,627	,000	,346	,622
	X2	,229[a]	3,417	,001	,263	,739
	X3	,178[a]	2,525	,013	,198	,695
	X4	,143[a]	2,388	,018	,187	,959
	X5	,097[a]	1,314	,191	,104	,647
	X6	,155[a]	2,448	,015	,192	,860
	X7	,043[a]	,628	,531	,050	,763
2	X2	,140[b]	2,029	,044	,160	,646
	X3	,149[b]	2,233	,027	,176	,688
	X4	,098[b]	1,690	,093	,134	,926
	X5	,007[b]	,101	,920	,008	,597
	X6	,111[b]	1,818	,071	,144	,835
	X7	-,005[b]	-,075	,940	-,006	,743
3	X2	,109[c]	1,543	,125	,123	,608
	X4	,073[c]	1,245	,215	,100	,882
	X5	-,024[c]	-,324	,746	-,026	,575
	X6	,082[c]	1,315	,191	,105	,783
	X7	-,047[c]	-,700	,485	-,056	,690

a. Predictors in the Model: (Constant), M

b. Predictors in the Model: (Constant), M, X1

c. Predictors in the Model: (Constant), M, X1, X3

d. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP WOM DIPERKUAT OLEH *BRAND IMAGE*

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	IntX1M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,701[a]	,492	,488	,53355
2	,711[b]	,506	,500	,52757

a. Predictors: (Constant), IntX1M

b. Predictors: (Constant), IntX1M, M

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	43,488	1	43,488	152,766	,000[a]
	Residual	44,978	158	,285		
	Total	88,466	159			
2	Regression	44,768	2	22,384	80,421	,000[b]
	Residual	43,698	157	,278		
	Total	88,466	159			

a. Predictors: (Constant), IntX1M

b. Predictors: (Constant), IntX1M, M

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,021	,160		12,612	,000
	IntX1M	,131	,011	,701	12,360	,000
2	(Constant)	1,210	,410		2,952	,004
	IntX1M	,094	,020	,503	4,645	,000
	M	,326	,152	,232	2,144	,034

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	X1	-,287[a]	-1,891	,060	-,149	,137
	M	,232[a]	2,144	,034	,169	,269
2	X1	,127[b]	,297	,767	,024	,017

a. Predictors in the Model: (Constant), IntX1M

b. Predictors in the Model: (Constant), IntX1M, M

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP WOM DIPERKUAT OLEH *BRAND IMAGE*

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088
2	,678[b]	,460	,453	,55157

a. Predictors: (Constant), M

b. Predictors: (Constant), M, X3

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			
2	Regression	40,702	2	20,351	66,893	,000[b]
	Residual	47,764	157	,304		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Predictors: (Constant), M, X3

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000
2	(Constant)	-,353	,384		-,920	,359
	M	,793	,099	,564	8,014	,000
	X3	,242	,096	,178	2,525	,013

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	X3	,178[a]	2,525	,013	,198	,695
	IntX3M	,306[a]	2,481	,014	,194	,227
2	IntX3M	-,009[b]	-,014	,989	-,001	,007

a. Predictors in the Model: (Constant), M

b. Predictors in the Model: (Constant), M, X3

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP WOM DIPERKUAT OLEH *BRAND IMAGE*

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088

a. Predictors: (Constant), M

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics Tolerance
1	X5	,097[a]	1,314	,191	,104	,647
	IntX5M	,157[a]	1,369	,173	,109	,270

a. Predictors in the Model: (Constant), M

b. Dependent Variable: Y

REGRESSION PENGARUH ATRIBUT PRODUK TABUNGAN TERHADAP WOM DIPERKUAT OLEH *BRAND IMAGE*

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	IntXM	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,706[a]	,498	,495	,53023

a. Predictors: (Constant), IntXM

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44,045	1	44,045	156,662	,000[a]
	Residual	44,421	158	,281		
	Total	88,466	159			

a. Predictors: (Constant), IntXM

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,550	,195		7,958	,000
	IntXM	,149	,012	,706	12,516	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	X	-,012[a]	-,085	,932	-,007	,164
	M	,065[a]	,434	,665	,035	,145

a. Predictors in the Model: (Constant), IntXM

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK USIA

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612[a]	,374	,370	,59187

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33,116	1	33,116	94,533	,000[a]
	Residual	55,350	158	,350		
	Total	88,466	159			

a. Predictors: (Constant), X1

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,425	,262		5,440	,000
	X1	,724	,074	,612	9,723	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	umur	,096[a]	1,476	,142	,117	,927
	IntUsiaX1	,118[a]	1,580	,116	,125	,708

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK USIA

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,489[a]	,239	,234	,65266

a. Predictors: (Constant), X3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,164	1	21,164	49,685	,000[a]
	Residual	67,302	158	,426		
	Total	88,466	159			

a. Predictors: (Constant), X3

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,176	,394		2,983	,003
	X3	,666	,094	,489	7,049	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	umur	,094[a]	1,264	,208	,100	,876
	IntUsiaX3	,119[a]	1,453	,148	,115	,710

a. Predictors in the Model: (Constant), X3

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK USIA

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,456[a]	,208	,203	,66595

a. Predictors: (Constant), X5

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,396	1	18,396	41,480	,000[a]
	Residual	70,070	158	,443		
	Total	88,466	159			

a. Predictors: (Constant), X5

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,007	,303		6,619	,000
	X5	,479	,074	,456	6,440	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	umur	,078[a]	,998	,320	,079	,826
	IntUsiaX5	,087[a]	,950	,344	,076	,605

a. Predictors in the Model: (Constant), X5

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK USIA

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	umur	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,615[a]	,378	,374	,41948
2	,647[b]	,419	,412	,40671

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, umur

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,909	1	16,909	96,092	,000[a]
	Residual	27,802	158	,176		
	Total	44,711	159			
2	Regression	18,741	2	9,370	56,647	,000[b]
	Residual	25,970	157	,165		
	Total	44,711	159			

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, umur

c. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,350	,186		12,656	,000
	X1	,517	,053	,615	9,803	,000
2	(Constant)	2,277	,181		12,556	,000
	X1	,469	,053	,558	8,834	,000
	umur	,111	,033	,210	3,328	,001

a. Dependent Variable: M

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	umur	,210[a]	3,328	,001	,257	,927
	IntUsiaX1	,233[a]	3,210	,002	,248	,708
2	IntUsiaX1	-,148[b]	-,351	,726	-,028	,021

a. Predictors in the Model: (Constant), X1

b. Predictors in the Model: (Constant), X1, umur

c. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK USIA

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	umur	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,552[a]	,305	,301	,44342
2	,580[b]	,337	,328	,43461

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, umur

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,645	1	13,645	69,398	,000[a]
	Residual	31,066	158	,197		
	Total	44,711	159			
2	Regression	15,057	2	7,528	39,857	,000[b]
	Residual	29,654	157	,189		
	Total	44,711	159			

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, umur

c. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,928	,268		7,199	,000
	X3	,535	,064	,552	8,331	,000
2	(Constant)	1,981	,263		7,526	,000
	X3	,470	,067	,485	6,989	,000
	umur	,100	,037	,190	2,734	,007

a. Dependent Variable: M

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	umur	,190[a]	2,734	,007	,213	,876
	IntUsiaX3	,206[a]	2,669	,008	,208	,710
2	IntUsiaX3	-,161[b]	-,279	,780	-,022	,013

a. Predictors in the Model: (Constant), X3

b. Predictors in the Model: (Constant), X3, umur

c. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK USIA

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntUsiaX5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,594[a]	,353	,349	,42800
2	,608[b]	,369	,361	,42385

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, IntUsiaX5

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15,768	1	15,768	86,077	,000[a]
	Residual	28,943	158	,183		
	Total	44,711	159			
2	Regression	16,506	2	8,253	45,941	,000[b]
	Residual	28,204	157	,180		
	Total	44,711	159			

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, IntUsiaX5

c. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,360	,195		12,105	,000
	X5	,443	,048	,594	9,278	,000
2	(Constant)	2,512	,207		12,127	,000
	X5	,366	,061	,490	6,012	,000
	IntUsiaX5	,018	,009	,165	2,028	,044

a. Dependent Variable: M

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	umur	,137[a]	1,967	,051	,155	,826
	IntUsiaX5	,165[a]	2,028	,044	,160	,605
2	umur	-,094[b]	-,213	,832	-,017	,021

a. Predictors in the Model: (Constant), X5

b. Predictors in the Model: (Constant), X5, IntUsiaX5

c. Dependent Variable: M

REGRESSION PENGARUH *BRAND IMAGE* TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK USIA

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088

a. Predictors: (Constant), M

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	umur	,018[a]	,277	,782	,022	,870
	IntUsiaM	,011[a]	,155	,877	,012	,700

a. Predictors in the Model: (Constant), M

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK TINGKAT PENDIDIKAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612[a]	,374	,370	,59187

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33,116	1	33,116	94,533	,000[a]
	Residual	55,350	158	,350		
	Total	88,466	159			

a. Predictors: (Constant), X1

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,425	,262		5,440	,000
	X1	,724	,074	,612	9,723	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	pendidikan	-,037[a]	-,583	,561	-,046	,967
	IntPddkX1	-,147[a]	-,395	,693	-,032	,029

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: Y

REGRESSION PENGARUH PADA DIMENSI PELAYANAN TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK TINGKAT PENDIDIKAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,489[a]	,239	,234	,65266

a. Predictors: (Constant), X3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,164	1	21,164	49,685	,000[a]
	Residual	67,302	158	,426		
	Total	88,466	159			

a. Predictors: (Constant), X3

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,176	,394		2,983	,003
	X3	,666	,094	,489	7,049	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	pendidikan	,034[a]	,484	,629	,039	,993
	IntPddkX3	,125[a]	,465	,643	,037	,067

a. Predictors in the Model: (Constant), X3

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK TINGKAT PENDIDIKAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,456[a]	,208	,203	,66595

a. Predictors: (Constant), X5

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,396	1	18,396	41,480	,000[a]
	Residual	70,070	158	,443		
	Total	88,466	159			

a. Predictors: (Constant), X5

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,007	,303		6,619	,000
	X5	,479	,074	,456	6,440	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	pendidikan	-,004[a]	-,062	,951	-,005	,970
	IntPddkX5	,002[a]	,005	,996	,000	,029

a. Predictors in the Model: (Constant), X5

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK TINGKAT PENDIDIKAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,615[a]	,378	,374	,41948

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,909	1	16,909	96,092	,000[a]
	Residual	27,802	158	,176		
	Total	44,711	159			

a. Predictors: (Constant), X1

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,350	,186		12,656	,000
	X1	,517	,053	,615	9,803	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	pendidikan	,027[a]	,414	,679	,033	,967
	IntPddkX1	,234[a]	,629	,530	,050	,029

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK TINGKAT PENDIDIKAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	IntPddkX3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,558[a]	,311	,307	,44153

a. Predictors: (Constant), IntPddkX3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,909	1	13,909	71,346	,000[a]
	Residual	30,802	158	,195		
	Total	44,711	159			

a. Predictors: (Constant), lntPddkX3

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,043	,251		8,146	,000
	lntPddkX3	,127	,015	,558	8,447	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	pendidikan	-,059[a]	-,841	,402	-,067	,885
	X3	,205[a]	,803	,423	,064	,067

a. Predictors in the Model: (Constant), lntPddkX3

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK TINGKAT PENDIDIKAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,594[a]	,353	,349	,42800

a. Predictors: (Constant), X5

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15,768	1	15,768	86,077	,000[a]
	Residual	28,943	158	,183		
	Total	44,711	159			

a. Predictors: (Constant), X5

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,360	,195		12,105	,000
	X5	,443	,048	,594	9,278	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	pendidikan	,035[a]	,539	,591	,043	,970
	IntPddkX5	,260[a]	,689	,492	,055	,029

a. Predictors in the Model: (Constant), X5

b. Dependent Variable: M

REGRESSION PENGARUH *BRAND IMAGE* TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK TINGKAT PENDIDIKAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088

a. Predictors: (Constant), M

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	pendidikan	-,016[a]	-,269	,788	-,021	,981
	IntPddkM	-,077[a]	-,326	,745	-,026	,064

a. Predictors in the Model: (Constant), M

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK JENIS PEKERJAAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612[a]	,374	,370	,59187

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33,116	1	33,116	94,533	,000[a]
	Residual	55,350	158	,350		
	Total	88,466	159			

a. Predictors: (Constant), X1

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,425	,262		5,440	,000
	X1	,724	,074	,612	9,723	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	pekerjaan_1	-,021[a]	-,337	,736	-,027	1,000
	IntPekX1	-,037[a]	-,506	,614	-,040	,732

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK JENIS PEKERJAAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,489[a]	,239	,234	,65266

a. Predictors: (Constant), X3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,164	1	21,164	49,685	,000[a]
	Residual	67,302	158	,426		
	Total	88,466	159			

a. Predictors: (Constant), X3

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,176	,394		2,983	,003
	X3	,666	,094	,489	7,049	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	pekerjaan_1	,029[a]	,411	,682	,033	,986
	IntPekX3	,007[a]	,093	,926	,007	,899

a. Predictors in the Model: (Constant), X3

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK JENIS PEKERJAAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,456[a]	,208	,203	,66595

a. Predictors: (Constant), X5

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,396	1	18,396	41,480	,000[a]
	Residual	70,070	158	,443		
	Total	88,466	159			

a. Predictors: (Constant), X5

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,007	,303		6,619	,000
	X5	,479	,074	,456	6,440	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	pekerjaan_1	-,008[a]	-,107	,915	-,009	,998
	IntPekX5	,007[a]	,088	,930	,007	,796

a. Predictors in the Model: (Constant), X5

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP BRAND IMAGE DIPERKUAT OLEH KARAKTERISTIK JENIS PEKERJAAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,615[a]	,378	,374	,41948

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,909	1	16,909	96,092	,000[a]
	Residual	27,802	158	,176		
	Total	44,711	159			

a. Predictors: (Constant), X1

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,350	,186		12,656	,000
	X1	,517	,053	,615	9,803	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	pekerjaan_1	-,087[a]	-1,397	,164	-,111	1,000
	IntPekX1	-,111[a]	-1,518	,131	-,120	,732

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK JENIS PEKERJAAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,552[a]	,305	,301	,44342

a. Predictors: (Constant), X3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,645	1	13,645	69,398	,000[a]
	Residual	31,066	158	,197		
	Total	44,711	159			

a. Predictors: (Constant), X3

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,928	,268		7,199	,000
	X3	,535	,064	,552	8,331	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	pekerjaan_1	-,031[a]	-,460	,646	-,037	,986
	IntPekX3	-,040[a]	-,571	,569	-,046	,899

a. Predictors in the Model: (Constant), X3

b. Dependent Variable: M

REGRESSION PENGARUH PADA DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK JENIS PEKERJAAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,594[a]	,353	,349	,42800

a. Predictors: (Constant), X5

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15,768	1	15,768	86,077	,000[a]
	Residual	28,943	158	,183		
	Total	44,711	159			

a. Predictors: (Constant), X5

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,360	,195		12,105	,000
	X5	,443	,048	,594	9,278	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	pekerjaan_1	-,067[a]	-1,053	,294	-,084	,998
	IntPekX5	-,053[a]	-,740	,460	-,059	,796

a. Predictors in the Model: (Constant), X5

b. Dependent Variable: M

REGRESSION PENGARUH *BRAND IMAGE* TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK JENIS PEKERJAAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088

a. Predictors: (Constant), M

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	pekerjaan_1	,034[a]	,572	,568	,046	,991
	IntPekM	,036[a]	,576	,565	,046	,899

a. Predictors in the Model: (Constant), M

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK TUJUAN MENABUNG

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612[a]	,374	,370	,59187

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33,116	1	33,116	94,533	,000[a]
	Residual	55,350	158	,350		
	Total	88,466	159			

a. Predictors: (Constant), X1

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,425	,262		5,440	,000
	X1	,724	,074	,612	9,723	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	tuj.menabung_1	,106[a]	1,658	,099	,131	,954
	IntTujMnX1	,123[a]	1,698	,092	,134	,746

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK TUJUAN MENABUNG

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntTujMnX3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,489[a]	,239	,234	,65266
2	,532[b]	,283	,274	,63543

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, IntTujMnX3

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,164	1	21,164	49,685	,000[a]
	Residual	67,302	158	,426		
	Total	88,466	159			
2	Regression	25,073	2	12,537	31,048	,000[b]
	Residual	63,393	157	,404		
	Total	88,466	159			

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, IntTujMnX3

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,176	,394		2,983	,003
	X3	,666	,094	,489	7,049	,000
2	(Constant)	1,279	,385		3,319	,001
	X3	,561	,098	,412	5,727	,000
	IntTujMnX3	,054	,017	,224	3,111	,002

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	tuj.menabung_1	,204[a]	3,015	,003	,234	,996
	IntTujMnX3	,224[a]	3,111	,002	,241	,882
2	tuj.menabung_1	-,190[b]	-,404	,687	-,032	,021

a. Predictors in the Model: (Constant), X3

b. Predictors in the Model: (Constant), X3, IntTujMnX3

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK TUJUAN MENABUNG

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntTujMnX5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,456[a]	,208	,203	,66595
2	,503[b]	,253	,244	,64871

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, IntTujMnX5

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,396	1	18,396	41,480	,000[a]
	Residual	70,070	158	,443		
	Total	88,466	159			
2	Regression	22,397	2	11,198	26,611	,000[b]
	Residual	66,069	157	,421		
	Total	88,466	159			

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, IntTujMnX5

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,007	,303		6,619	,000
	X5	,479	,074	,456	6,440	,000
2	(Constant)	2,073	,296		6,999	,000
	X5	,380	,079	,362	4,798	,000
	IntTujMnX5	,055	,018	,233	3,084	,002

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	tuj.menabung_1	,195[a]	2,799	,006	,218	,993
	IntTujMnX5	,233[a]	3,084	,002	,239	,836
2	tuj.menabung_1	-,677[b]	-1,517	,131	-,121	,024

a. Predictors in the Model: (Constant), X5

b. Predictors in the Model: (Constant), X5, IntTujMnX5

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK TUJUAN MENABUNG

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,615[a]	,378	,374	,41948

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,909	1	16,909	96,092	,000[a]
	Residual	27,802	158	,176		
	Total	44,711	159			

a. Predictors: (Constant), X1

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,350	,186		12,656	,000
	X1	,517	,053	,615	9,803	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	tuj.menabung_1	-,006[a]	-,088	,930	-,007	,954
	IntTujMnX1	-,007[a]	-,102	,919	-,008	,746

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK TUJUAN MENABUNG

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,552[a]	,305	,301	,44342

a. Predictors: (Constant), X3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,645	1	13,645	69,398	,000[a]
	Residual	31,066	158	,197		
	Total	44,711	159			

a. Predictors: (Constant), X3

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,928	,268		7,199	,000
	X3	,535	,064	,552	8,331	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	tuj.menabung_1	,094[a]	1,422	,157	,113	,996
	IntTujMnX3	,103[a]	1,466	,145	,116	,882

a. Predictors in the Model: (Constant), X3

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK TUJUAN MENABUNG

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,594[a]	,353	,349	,42800

a. Predictors: (Constant), X5

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15,768	1	15,768	86,077	,000[a]
	Residual	28,943	158	,183		
	Total	44,711	159			

a. Predictors: (Constant), X5

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,360	,195		12,105	,000
	X5	,443	,048	,594	9,278	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	tuj.menabung_1	,076[a]	1,182	,239	,094	,993
	IntTujMnX5	,087[a]	1,247	,214	,099	,836

a. Predictors in the Model: (Constant), X5

b. Dependent Variable: M

REGRESSION PENGARUH *BRAND IMAGE* TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK TUJUAN MENABUNG

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntTujMnM	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088
2	,679[b]	,462	,455	,55076

a. Predictors: (Constant), M

b. Predictors: (Constant), M, IntTujMnM

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			
2	Regression	40,843	2	20,421	67,324	,000[b]
	Residual	47,623	157	,303		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Predictors: (Constant), M, IntTujMnM

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000
2	(Constant)	,189	,347		,547	,585
	M	,846	,089	,601	9,545	,000
	IntTujMnM	,039	,015	,165	2,619	,010

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	tuj.menabung_1	,151[a]	2,561	,011	,200	,984
	IntTujMnM	,165[a]	2,619	,010	,205	,864
2	tuj.menabung_1	-,119[b]	-,262	,794	-,021	,017

a. Predictors in the Model: (Constant), M

b. Predictors in the Model: (Constant), M, IntTujMnM

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK LAMA MENJADI NASABAH

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	lma. mnabung_1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612[a]	,374	,370	,59187
2	,639[b]	,408	,400	,57755

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, lma.mnabung_1

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33,116	1	33,116	94,533	,000[a]
	Residual	55,350	158	,350		
	Total	88,466	159			
2	Regression	36,096	2	18,048	54,106	,000[b]
	Residual	52,370	157	,334		
	Total	88,466	159			

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, lma.mnabung_1

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,425	,262		5,440	,000
	X1	,724	,074	,612	9,723	,000
2	(Constant)	1,098	,278		3,948	,000
	X1	,706	,073	,597	9,694	,000
	lma.mnabung_1	,292	,098	,184	2,989	,003

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	lma.mnabung_1	,184[a]	2,989	,003	,232	,994
	lntLmMnX1	,206[a]	2,923	,004	,227	,758
2	lntLmMnX1	-,045[b]	-,108	,914	-,009	,022

a. Predictors in the Model: (Constant), X1

b. Predictors in the Model: (Constant), X1, lma.mnabung_1

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK LAMA MENJADI NASABAH

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,489[a]	,239	,234	,65266

a. Predictors: (Constant), X3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,164	1	21,164	49,685	,000[a]
	Residual	67,302	158	,426		
	Total	88,466	159			

a. Predictors: (Constant), X3

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,176	,394		2,983	,003
	X3	,666	,094	,489	7,049	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	lma.mnabung_1	,094[a]	1,302	,195	,103	,911
	lntLmMnX3	,106[a]	1,280	,202	,102	,700

a. Predictors in the Model: (Constant), X3

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK LAMA MENJADI NASABAH

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	lma.mnabung_1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,456[a]	,208	,203	,66595
2	,479[b]	,230	,220	,65874

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, lma.mnabung_1

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,396	1	18,396	41,480	,000[a]
	Residual	70,070	158	,443		
	Total	88,466	159			
2	Regression	20,338	2	10,169	23,435	,000[b]
	Residual	68,127	157	,434		
	Total	88,466	159			

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, lma.mnabung_1

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,007	,303		6,619	,000
	X5	,479	,074	,456	6,440	,000
2	(Constant)	1,810	,314		5,762	,000
	X5	,449	,075	,428	5,994	,000
	lma.mnabung_1	,240	,113	,151	2,116	,036

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	lma.mnabung_1	,151[a]	2,116	,036	,167	,964
	IntLmMnX5	,175[a]	2,089	,038	,164	,696
2	IntLmMnX5	,005[b]	,010	,992	,001	,018

a. Predictors in the Model: (Constant), X5

b. Predictors in the Model: (Constant), X5, lma.mnabung_1

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK LAMA MENJADI NASABAH

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,615[a]	,378	,374	,41948

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,909	1	16,909	96,092	,000[a]
	Residual	27,802	158	,176		
	Total	44,711	159			

a. Predictors: (Constant), X1

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,350	,186		12,656	,000
	X1	,517	,053	,615	9,803	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	lma.mnabung_1	,089[a]	1,417	,159	,112	,994
	IntLmMnX1	,098[a]	1,366	,174	,108	,758

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK LAMA MENJADI NASABAH

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,552[a]	,305	,301	,44342

a. Predictors: (Constant), X3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,645	1	13,645	69,398	,000[a]
	Residual	31,066	158	,197		
	Total	44,711	159			

a. Predictors: (Constant), X3

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,928	,268		7,199	,000
	X3	,535	,064	,552	8,331	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	lma.mnabung_1	-,030[a]	-,428	,669	-,034	,911
	IntLmMnX3	-,040[a]	-,505	,614	-,040	,700

a. Predictors in the Model: (Constant), X3

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP *BRAND IMAGE* DIPERKUAT OLEH KARAKTERISTIK LAMA MENJADI NASABAH

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,594[a]	,353	,349	,42800

a. Predictors: (Constant), X5

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15,768	1	15,768	86,077	,000[a]
	Residual	28,943	158	,183		
	Total	44,711	159			

a. Predictors: (Constant), X5

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,360	,195		12,105	,000
	X5	,443	,048	,594	9,278	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	lma.mnabung_1	,026[a]	,398	,691	,032	,964
	lntLmMnX5	,034[a]	,439	,661	,035	,696

a. Predictors in the Model: (Constant), X5

b. Dependent Variable: M

REGRESSION PENGARUH *BRAND IMAGE* TERHADAP WOM DIPERKUAT OLEH KARAKTERISTIK LAMA MENJADI NASABAH

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	lma.mnabung_1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088
2	,677[b]	,458	,451	,55245

a. Predictors: (Constant), M

b. Predictors: (Constant), M, lma.mnabung_1

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			
2	Regression	40,549	2	20,275	66,430	,000[b]
	Residual	47,917	157	,305		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Predictors: (Constant), M, lma.mnabung_1

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000
2	(Constant)	-,111	,353		-,315	,753
	M	,903	,083	,642	10,831	,000
	lma.mnabung_1	,228	,094	,143	2,420	,017

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	lma.mnabung_1	,143[a]	2,420	,017	,190	,981
	lntLmMnM	,148[a]	2,261	,025	,178	,805
2	lntLmMnM	-,574[b]	-1,089	,278	-,087	,012

a. Predictors in the Model: (Constant), M

b. Predictors in the Model: (Constant), M, lma.mnabung_1

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK MINAT MENAMBAH SALDO TABUNGAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	minat	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612[a]	,374	,370	,59187
2	,632[b]	,399	,391	,58202

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, minat

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33,116	1	33,116	94,533	,000[a]
	Residual	55,350	158	,350		
	Total	88,466	159			
2	Regression	35,282	2	17,641	52,076	,000[b]
	Residual	53,184	157	,339		
	Total	88,466	159			

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, minat

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,425	,262		5,440	,000
	X1	,724	,074	,612	9,723	,000
2	(Constant)	2,331	,441		5,283	,000
	X1	,687	,075	,581	9,208	,000
	minat	-,760	,300	-,159	-2,528	,012

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	minat	-,159[a]	-2,528	,012	-,198	,962
	IntMinX1	-,258[a]	-2,519	,013	-,197	,365
2	IntMinX1	-,093[b]	-,140	,888	-,011	,009

a. Predictors in the Model: (Constant), X1

b. Predictors in the Model: (Constant), X1, minat

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK MINAT MENAMBAH SALDO TABUNGAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	minat	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,489[a]	,239	,234	,65266
2	,547[b]	,300	,291	,62823

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, minat

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,164	1	21,164	49,685	,000[a]
	Residual	67,302	158	,426		
	Total	88,466	159			
2	Regression	26,502	2	13,251	33,575	,000[b]
	Residual	61,964	157	,395		
	Total	88,466	159			

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, minat

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,176	,394		2,983	,003
	X3	,666	,094	,489	7,049	,000
2	(Constant)	2,454	,515		4,769	,000
	X3	,647	,091	,476	7,108	,000
	minat	-1,172	,319	-,246	-3,678	,000

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	minat	-,246[a]	-3,678	,000	-,282	,997
	IntMinX3	-,321[a]	-3,673	,000	-,281	,584
2	IntMinX3	-,141[b]	-,216	,829	-,017	,011

a. Predictors in the Model: (Constant), X3

b. Predictors in the Model: (Constant), X3, minat

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK MINAT MENAMBAH SALDO TABUNGAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	minat	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,456[a]	,208	,203	,66595
2	,510[b]	,260	,251	,64566

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, minat

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,396	1	18,396	41,480	,000[a]
	Residual	70,070	158	,443		
	Total	88,466	159			
2	Regression	23,017	2	11,508	27,606	,000[b]
	Residual	65,449	157	,417		
	Total	88,466	159			

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, minat

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,007	,303		6,619	,000
	X5	,479	,074	,456	6,440	,000
2	(Constant)	3,224	,469		6,874	,000
	X5	,455	,072	,433	6,283	,000
	minat	-1,094	,329	-,230	-3,329	,001

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	minat	-,230[a]	-3,329	,001	-,257	,990
	IntMinX5	-,347[a]	-3,273	,001	-,253	,420
2	IntMinX5	,740[b]	,544	,587	,044	,003

a. Predictors in the Model: (Constant), X5

b. Predictors in the Model: (Constant), X5, minat

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP *BRAND IMAGE* DIPERLEMAH OLEH KARAKTERISTIK MINAT MENAMBAH SALDO TABUNGAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,615[a]	,378	,374	,41948

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,909	1	16,909	96,092	,000[a]
	Residual	27,802	158	,176		
	Total	44,711	159			

a. Predictors: (Constant), X1

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,350	,186		12,656	,000
	X1	,517	,053	,615	9,803	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	minat	-,078[a]	-1,214	,227	-,096	,962
	IntMinX1	-,119[a]	-1,151	,252	-,091	,365

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP *BRAND IMAGE* DIPERLEMAH OLEH KARAKTERISTIK MINAT MENAMBAH SALDO TABUNGAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntMinX3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,552[a]	,305	,301	,44342
2	,579[b]	,335	,327	,43506

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, IntMinX3

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,645	1	13,645	69,398	,000[a]
	Residual	31,066	158	,197		
	Total	44,711	159			
2	Regression	14,995	2	7,497	39,611	,000[b]
	Residual	29,716	157	,189		
	Total	44,711	159			

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, IntMinX3

c. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,928	,268		7,199	,000
	X3	,535	,064	,552	8,331	,000
2	(Constant)	1,966	,263		7,471	,000
	X3	,676	,082	,699	8,210	,000
	IntMinX3	-,148	,055	-,227	-2,670	,008

a. Dependent Variable: M

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	minat	-,164[a]	-2,510	,013	-,196	,997
	IntMinX3	-,227[a]	-2,670	,008	-,208	,584
2	minat	,465[b]	,961	,338	,077	,018

a. Predictors in the Model: (Constant), X3

b. Predictors in the Model: (Constant), X3, IntMinX3

c. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP *BRAND IMAGE* DIPERLEMAH OLEH KARAKTERISTIK MINAT MENAMBAH SALDO TABUNGAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntMinX5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,594[a]	,353	,349	,42800
2	,610[b]	,372	,364	,42294

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, IntMinX5

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15,768	1	15,768	86,077	,000[a]
	Residual	28,943	158	,183		
	Total	44,711	159			
2	Regression	16,627	2	8,314	46,477	,000[b]
	Residual	28,084	157	,179		
	Total	44,711	159			

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, IntMinX5

c. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,360	,195		12,105	,000
	X5	,443	,048	,594	9,278	,000
2	(Constant)	2,410	,194		12,423	,000
	X5	,565	,073	,757	7,757	,000
	IntMinX5	-,131	,060	-,214	-2,192	,030

a. Dependent Variable: M

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	minat	-,137[a]	-2,153	,033	-,169	,990
	IntMinX5	-,214[a]	-2,192	,030	-,172	,420
2	minat	,323[b]	,396	,692	,032	,006

a. Predictors in the Model: (Constant), X5

b. Predictors in the Model: (Constant), X5, IntMinX5

c. Dependent Variable: M

REGRESSION PENGARUH *BRAND IMAGE* TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK MINAT MENAMBAH SALDO TABUNGAN

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntMinM	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088
2	,679[b]	,461	,454	,55101

a. Predictors: (Constant), M

b. Predictors: (Constant), M, IntMinM

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			
2	Regression	40,799	2	20,399	67,189	,000[b]
	Residual	47,667	157	,304		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Predictors: (Constant), M, IntMinM

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000
2	(Constant)	,255	,351		,728	,468
	M	1,101	,105	,783	10,458	,000
	IntMinM	-,209	,081	-,194	-2,590	,010

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	minat	-,150[a]	-2,500	,013	-,196	,962
	IntMinM	-,194[a]	-2,590	,010	-,202	,613
2	minat	,317[b]	,607	,545	,049	,013

a. Predictors in the Model: (Constant), M

b. Predictors in the Model: (Constant), M, IntMinM

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK MEMILIKI REKENENING SELAIN DI BANK MANDIRI

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	lain.rek	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612[a]	,374	,370	,59187
2	,633[b]	,400	,393	,58134

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, lain.rek

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33,116	1	33,116	94,533	,000[a]
	Residual	55,350	158	,350		
	Total	88,466	159			
2	Regression	35,407	2	17,704	52,385	,000[b]
	Residual	53,059	157	,338		
	Total	88,466	159			

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, lain.rek

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,425	,262		5,440	,000
	X1	,724	,074	,612	9,723	,000
2	(Constant)	1,090	,288		3,791	,000
	X1	,721	,073	,609	9,860	,000
	lain.rek	,274	,105	,161	2,604	,010

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	lain.rek	,161[a]	2,604	,010	,203	1,000
	lntLnRekX1	,169[a]	2,431	,016	,190	,796
2	lntLnRekX1	-,335[b]	-,795	,428	-,064	,022

a. Predictors in the Model: (Constant), X1

b. Predictors in the Model: (Constant), X1, lain.rek

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK MEMILIKI REKENENING SELAIN DI BANK MANDIRI

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	lain.rek	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,489[a]	,239	,234	,65266
2	,518[b]	,268	,259	,64204

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, lain.rek

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,164	1	21,164	49,685	,000[a]
	Residual	67,302	158	,426		
	Total	88,466	159			
2	Regression	23,749	2	11,874	28,806	,000[b]
	Residual	64,717	157	,412		
	Total	88,466	159			

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, lain.rek

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,176	,394		2,983	,003
	X3	,666	,094	,489	7,049	,000
2	(Constant)	,808	,415		1,949	,053
	X3	,666	,093	,490	7,171	,000
	lain.rek	,291	,116	,171	2,504	,013

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	lain.rek	,171[a]	2,504	,013	,196	1,000
	lntLnRekX3	,183[a]	2,501	,013	,196	,874
2	lntLnRekX3	,081[b]	,149	,882	,012	,016

a. Predictors in the Model: (Constant), X3

b. Predictors in the Model: (Constant), X3, lain.rek

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK MEMILIKI REKENENING SELAIN DI BANK MANDIRI

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	lain.rek	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,456[a]	,208	,203	,66595
2	,482[b]	,232	,222	,65779

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, lain.rek

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,396	1	18,396	41,480	,000[a]
	Residual	70,070	158	,443		
	Total	88,466	159			
2	Regression	20,533	2	10,267	23,727	,000[b]
	Residual	67,933	157	,433		
	Total	88,466	159			

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, lain.rek

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,007	,303		6,619	,000
	X5	,479	,074	,456	6,440	,000
2	(Constant)	1,695	,331		5,125	,000
	X5	,474	,073	,451	6,447	,000
	lain.rek	,265	,119	,156	2,223	,028

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	lain.rek	,156[a]	2,223	,028	,175	,999
	lntLnRekX5	,171[a]	2,178	,031	,171	,792
2	lntLnRekX5	-,041[b]	-,085	,933	-,007	,021

a. Predictors in the Model: (Constant), X5

b. Predictors in the Model: (Constant), X5, lain.rek

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP *BRAND IMAGE* DIPERLEMAH OLEH KARAKTERISTIK MEMILIKI REKENENING SELAIN DI BANK MANDIRI

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,615[a]	,378	,374	,41948

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,909	1	16,909	96,092	,000[a]
	Residual	27,802	158	,176		
	Total	44,711	159			

a. Predictors: (Constant), X1

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,350	,186		12,656	,000
	X1	,517	,053	,615	9,803	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	lain.rek	,092[a]	1,475	,142	,117	1,000
	IntLnRekX1	,082[a]	1,171	,243	,093	,796

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP *BRAND IMAGE* DIPERLEMAH OLEH KARAKTERISTIK MEMILIKI REKENENING SELAIN DI BANK MANDIRI

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,552[a]	,305	,301	,44342

a. Predictors: (Constant), X3

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,645	1	13,645	69,398	,000[a]
	Residual	31,066	158	,197		
	Total	44,711	159			

a. Predictors: (Constant), X3

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,928	,268		7,199	,000
	X3	,535	,064	,552	8,331	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	lain.rek	,102[a]	1,551	,123	,123	1,000
	lntLnRekX3	,097[a]	1,375	,171	,109	,874

a. Predictors in the Model: (Constant), X3

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP *BRAND IMAGE* DIPERLEMAH OLEH KARAKTERISTIK MEMILIKI REKENENING SELAIN DI BANK MANDIRI

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,594[a]	,353	,349	,42800

a. Predictors: (Constant), X5

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15,768	1	15,768	86,077	,000[a]
	Residual	28,943	158	,183		
	Total	44,711	159			

a. Predictors: (Constant), X5

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,360	,195		12,105	,000
	X5	,443	,048	,594	9,278	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	lain.rek	,082[a]	1,290	,199	,102	,999
	lntLnRekX5	,067[a]	,924	,357	,074	,792

a. Predictors in the Model: (Constant), X5

b. Dependent Variable: M

REGRESSION PENGARUH *BRAND IMAGE* TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK MEMILIKI REKENENING SELAIN DI BANK MANDIRI

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088

a. Predictors: (Constant), M

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000

a. Dependent Variable: Y

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics Tolerance
1	lain.rek	,104[a]	1,745	,083	,138	,990
	lntLnRekM	,120[a]	1,854	,066	,146	,842

a. Predictors in the Model: (Constant), M

b. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK BANK FAVORIT

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	lntFavX1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,612[a]	,374	,370	,59187
2	,667[b]	,445	,438	,55911

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, IntFavX1

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33,116	1	33,116	94,533	,000[a]
	Residual	55,350	158	,350		
	Total	88,466	159			
2	Regression	39,386	2	19,693	62,997	,000[b]
	Residual	49,079	157	,313		
	Total	88,466	159			

a. Predictors: (Constant), X1

b. Predictors: (Constant), X1, IntFavX1

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,425	,262		5,440	,000
	X1	,724	,074	,612	9,723	,000
2	(Constant)	1,717	,256		6,710	,000
	X1	,738	,070	,624	10,482	,000
	IntFavX1	-,074	,017	-,266	-4,479	,000

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	favorit_1	-,243[a]	-3,851	,000	-,294	,915
	IntFavX1	-,266[a]	-4,479	,000	-,337	,998
2	favorit_1	,406[b]	1,670	,097	,133	,059

a. Predictors in the Model: (Constant), X1

b. Predictors in the Model: (Constant), X1, IntFavX1

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK BANK FAVORIT

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntFavX3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,489[a]	,239	,234	,65266
2	,590[b]	,348	,340	,60597

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, IntFavX3

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,164	1	21,164	49,685	,000[a]
	Residual	67,302	158	,426		
	Total	88,466	159			
2	Regression	30,816	2	15,408	41,961	,000[b]
	Residual	57,650	157	,367		
	Total	88,466	159			

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, IntFavX3

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,176	,394		2,983	,003
	X3	,666	,094	,489	7,049	,000
2	(Constant)	1,550	,373		4,153	,000
	X3	,670	,088	,492	7,643	,000
	IntFavX3	-,070	,014	-,330	-5,127	,000

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	favorit_1	-,309[a]	-4,620	,000	-,346	,953
	IntFavX3	-,330[a]	-5,127	,000	-,379	1,000
2	favorit_1	,502[b]	1,593	,113	,126	,041

a. Predictors in the Model: (Constant), X3

b. Predictors in the Model: (Constant), X3, IntFavX3

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK BANK FAVORIT

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntFavX5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,456[a]	,208	,203	,66595
2	,551[b]	,304	,295	,62627

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, IntFavX5

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18,396	1	18,396	41,480	,000[a]
	Residual	70,070	158	,443		
	Total	88,466	159			
2	Regression	26,888	2	13,444	34,277	,000[b]
	Residual	61,578	157	,392		
	Total	88,466	159			

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, IntFavX5

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,007	,303		6,619	,000
	X5	,479	,074	,456	6,440	,000
2	(Constant)	2,392	,297		8,054	,000
	X5	,481	,070	,458	6,884	,000
	IntFavX5	-,073	,016	-,310	-4,653	,000

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	favorit_1	-,303[a]	-4,373	,000	-,330	,934
	IntFavX5	-,310[a]	-4,653	,000	-,348	1,000
2	favorit_1	,288[b]	,815	,416	,065	,036

a. Predictors in the Model: (Constant), X5

b. Predictors in the Model: (Constant), X5, IntFavX5

c. Dependent Variable: Y

REGRESSION PENGARUH DIMENSI BUNGA DAN BIAYA TERHADAP *BRAND IMAGE* DIPERLEMAH OLEH KARAKTERISTIK BANK FAVORIT

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X1	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,615[a]	,378	,374	,41948

a. Predictors: (Constant), X1

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,909	1	16,909	96,092	,000[a]
	Residual	27,802	158	,176		
	Total	44,711	159			

a. Predictors: (Constant), X1

b. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,350	,186		12,656	,000
	X1	,517	,053	,615	9,803	,000

a. Dependent Variable: M

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics: Tolerance
1	favorit_1	-,121[a]	-1,864	,064	-,147	,915
	IntFavX1	-,121[a]	-1,943	,054	-,153	,998

a. Predictors in the Model: (Constant), X1

b. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PELAYANAN TERHADAP *BRAND IMAGE* DIPERLEMAH OLEH KARAKTERISTIK BANK FAVORIT

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntFavX3	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,552[a]	,305	,301	,44342
2	,582[b]	,339	,331	,43386

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, IntFavX3

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,645	1	13,645	69,398	,000[a]
	Residual	31,066	158	,197		
	Total	44,711	159			
2	Regression	15,157	2	7,579	40,261	,000[b]
	Residual	29,553	157	,188		
	Total	44,711	159			

a. Predictors: (Constant), X3

b. Predictors: (Constant), X3, IntFavX3

c. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,928	,268		7,199	,000
	X3	,535	,064	,552	8,331	,000
2	(Constant)	2,076	,267		7,770	,000
	X3	,536	,063	,554	8,542	,000
	IntFavX3	-,028	,010	-,184	-2,835	,005

a. Dependent Variable: M

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	favorit_1	-,179[a]	-2,684	,008	-,209	,953
	IntFavX3	-,184[a]	-2,835	,005	-,221	1,000
2	favorit_1	,125[b]	,390	,697	,031	,041

a. Predictors in the Model: (Constant), X3

b. Predictors in the Model: (Constant), X3, IntFavX3

c. Dependent Variable: M

REGRESSION PENGARUH DIMENSI PROSEDUR PEMBUKAAN REKENING 1 TERHADAP *BRAND IMAGE* DIPERLEMAH OLEH KARAKTERISTIK BANK FAVORIT

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntFavX5	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: M

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,594[a]	,353	,349	,42800
2	,614[b]	,377	,369	,42137

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, IntFavX5

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15,768	1	15,768	86,077	,000[a]
	Residual	28,943	158	,183		
	Total	44,711	159			
2	Regression	16,836	2	8,418	47,411	,000[b]
	Residual	27,875	157	,178		
	Total	44,711	159			

a. Predictors: (Constant), X5

b. Predictors: (Constant), X5, IntFavX5

c. Dependent Variable: M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,360	,195		12,105	,000
	X5	,443	,048	,594	9,278	,000
2	(Constant)	2,496	,200		12,492	,000
	X5	,444	,047	,595	9,442	,000
	IntFavX5	-,026	,011	-,155	-2,452	,015

a. Dependent Variable: M

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	favorit_1	-,147[a]	-2,251	,026	-,177	,934
	IntFavX5	-,155[a]	-2,452	,015	-,192	1,000
2	favorit_1	,251[b]	,752	,453	,060	,036

a. Predictors in the Model: (Constant), X5

b. Predictors in the Model: (Constant), X5, IntFavX5

c. Dependent Variable: M

REGRESSION PENGARUH *BRAND IMAGE* TERHADAP WOM DIPERLEMAH OLEH KARAKTERISTIK BANK FAVORIT

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	M	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	IntFavM	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,662[a]	,438	,435	,56088
2	,702[b]	,492	,486	,53480

a. Predictors: (Constant), M

b. Predictors: (Constant), M, IntFavM

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38,762	1	38,762	123,216	,000[a]
	Residual	49,704	158	,315		
	Total	88,466	159			
2	Regression	43,561	2	21,781	76,152	,000[b]
	Residual	44,905	157	,286		
	Total	88,466	159			

a. Predictors: (Constant), M

b. Predictors: (Constant), M, IntFavM

c. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,076	,350		,217	,829
	M	,931	,084	,662	11,100	,000
2	(Constant)	,511	,350		1,459	,147
	M	,897	,080	,638	11,158	,000
	IntFavM	-,053	,013	-,234	-4,096	,000

a. Dependent Variable: Y

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	favorit_1	-,228[a]	-3,808	,000	-,291	,916
	IntFavM	-,234[a]	-4,096	,000	-,311	,989
2	favorit_1	,363[b]	1,097	,275	,087	,030

a. Predictors in the Model: (Constant), M

b. Predictors in the Model: (Constant), M, IntFavM

c. Dependent Variable: Y

LAMPIRAN 8

ANALISIS ONE SAMPLE T-TEST

ANALISIS ONE SAMPLE T-TEST

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
X1	160	3,4625	,63054	,04985
X3	160	4,1387	,54807	,04333
X5	160	4,0187	,71055	,05617
M	160	4,1406	,53028	,04192
Y	160	3,9313	,74592	,05897
X	160	3,8323	,43789	,03462

One-Sample Test

	Test Value = 3.41					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
X1	1,053	159	,294	,05250	-,0460	,1510
X3	16,819	159	,000	,72875	,6432	,8143
X5	10,837	159	,000	,60875	,4978	,7197
M	17,428	159	,000	,73062	,6478	,8134
Y	8,839	159	,000	,52125	,4048	,6377
X	12,200	159	,000	,42232	,3540	,4907

T-Test

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
X1	160	3,4625	,63054	,04985
X3	160	4,1387	,54807	,04333
X5	160	4,0187	,71055	,05617
M	160	4,1406	,53028	,04192
Y	160	3,9313	,74592	,05897
X	160	3,8323	,43789	,03462

One-Sample Test

	Test Value = 4.21					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
X1	-14,995	159	,000	-,74750	-,8460	-,6490
X3	-1,644	159	,102	-,07125	-,1568	,0143
X5	-3,405	159	,001	-,19125	-,3022	-,0803
M	-1,655	159	,100	-,06937	-,1522	,0134
Y	-4,727	159	,000	-,27875	-,3952	-,1623
X	-10,910	159	,000	-,37768	-,4460	-,3093

ONE SAMPLE T-TEST DIMENSI BUNGA DAN BIAYA (X1)

T-Test

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
pert.21	160	3,36	,804	,064
pert.22	160	3,55	,622	,049
pert.23	160	3,71	,804	,064
pert.24	160	3,24	,915	,072
pert.25	160	3,46	,808	,064

One-Sample Test

	Test Value = 3.4625					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
pert.21	-1,672	159	,096	-,106	-,23	,02
pert.22	1,778	159	,077	,087	-,01	,18
pert.23	3,933	159	,000	,250	,12	,38
pert.24	-3,112	159	,002	-,225	-,37	-,08
pert.25	-,098	159	,922	-,006	-,13	,12

ONE SAMPLE T-TEST DIMENSI PELAYANA (X3)

T-Test

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
pert.1	160	4,05	,783	,062
pert.2	160	4,30	,662	,052
pert.3	160	4,22	,688	,054
pert.4	160	4,09	,642	,051
pert.5	160	4,03	,928	,073

One-Sample Test

	Test Value = 4.1387					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
pert.1	-1,432	159	,154	-,089	-,21	,03
pert.2	3,084	159	,002	,161	,06	,26
pert.3	1,471	159	,143	,080	-,03	,19
pert.4	-,885	159	,377	-,045	-,15	,06
pert.5	-1,465	159	,145	-,107	-,25	,04

ONE SAMPLE T-TEST DIMENSI PROSEDUR PEMBUKAAN REKENING 1 (X5)

T-Test

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
pert.16	160	4,09	,804	,064
pert.17	160	4,08	,904	,071
pert.20	160	3,89	,854	,068

One-Sample Test

	Test Value = 4.0187					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
pert.16	1,082	159	,281	,069	-,06	,19
pert.17	,875	159	,383	,063	-,08	,20
pert.20	-1,943	159	,054	-,131	-,26	,00

ONE SAMPLE T-TEST *BRAND IMAGE* (M)

T-Test

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
pert.26	160	4,09	,648	,051
pert.27	160	3,98	,700	,055
pert.28	160	4,26	,696	,055
pert.29	160	4,24	,609	,048

One-Sample Test

	Test Value = 4.1406					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
pert.26	-1,036	159	,302	-,053	-,15	,05
pert.27	-2,993	159	,003	-,166	-,27	-,06
pert.28	2,216	159	,028	,122	,01	,23
pert.29	2,013	159	,046	,097	,00	,19

ONE SAMPLE T-TEST WOM (Y)

T-Test

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
pert.30	160	4,01	,789	,062
pert.31	160	3,86	,828	,065
pert.32	160	3,93	,828	,065

One-Sample Test

	Test Value = 3.9313					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
pert.30	1,202	159	,231	,075	-,05	,20
pert.31	-1,051	159	,295	-,069	-,20	,06
pert.32	-,096	159	,923	-,006	-,14	,12

LAMPIRAN 9

ANALISIS ONEWAY ANOVA

ANALISIS ONEWAY ANOVA

Analisis Perbedaan Penilaian Pada Atribut Produk Tabungan, *Brand Image*, Dan Kesediaan Melakukan Komunikasi WOM Berdasarkan Usia

Descriptives

						95% Confidence Interval for Mean			
		N	Mean	Std. Deviation	Std. Error	Lower Bound	Upper Bound	Minimum	Maximum
X1	<25	53	3,3057	,65821	,09041	3,1242	3,4871	1,80	5,00
	25-35	48	3,3083	,61049	,08812	3,1311	3,4856	1,80	4,60
	36-45	42	3,7619	,51936	,08014	3,6001	3,9237	2,40	5,00
	>45	17	3,6471	,57676	,13988	3,3505	3,9436	3,00	4,80
	Total	160	3,4625	,63054	,04985	3,3640	3,5610	1,80	5,00
X3	<25	53	3,8792	,58748	,08070	3,7173	4,0412	2,00	5,00
	25-35	48	4,1667	,49393	,07129	4,0232	4,3101	3,20	5,00
	36-45	42	4,3238	,44602	,06882	4,1848	4,4628	3,40	5,00
	>45	17	4,4118	,49229	,11940	4,1587	4,6649	3,60	5,00
	Total	160	4,1388	,54807	,04333	4,0532	4,2243	2,00	5,00
X5	<25	53	3,6289	,68768	,09446	3,4394	3,8185	1,33	4,67
	25-35	48	4,0417	,69658	,10054	3,8394	4,2439	2,33	5,00
	36-45	42	4,3175	,62013	,09569	4,1242	4,5107	2,67	5,00
	>45	17	4,4314	,38666	,09378	4,2326	4,6302	3,67	5,00
	Total	160	4,0188	,71055	,05617	3,9078	4,1297	1,33	5,00
M	<25	53	3,8774	,45895	,06304	3,7509	4,0039	3,00	5,00
	25-35	48	4,1719	,59733	,08622	3,9984	4,3453	3,00	5,00
	36-45	42	4,3393	,46794	,07220	4,1935	4,4851	3,00	5,00
	>45	17	4,3824	,32013	,07764	4,2178	4,5469	3,75	5,00
	Total	160	4,1406	,53028	,04192	4,0578	4,2234	3,00	5,00
Y	<25	53	3,6289	,68144	,09360	3,4411	3,8168	2,33	5,00
	25-35	48	4,0000	,77184	,11141	3,7759	4,2241	2,33	5,00
	36-45	42	4,1984	,75100	,11588	3,9644	4,4324	2,33	5,00
	>45	17	4,0196	,55865	,13549	3,7324	4,3068	3,00	5,00
	Total	160	3,9313	,74592	,05897	3,8148	4,0477	2,33	5,00
pert.24	<25	53	3,15	,988	,136	2,88	3,42	1	5
	25-35	48	3,00	1,011	,146	2,71	3,29	1	5
	36-45	42	3,57	,703	,109	3,35	3,79	1	5
	>45	17	3,35	,606	,147	3,04	3,66	3	5
	Total	160	3,24	,915	,072	3,09	3,38	1	5
pert.5	<25	53	3,64	1,111	,153	3,34	3,95	1	5
	25-35	48	4,02	,838	,121	3,78	4,26	2	5
	36-45	42	4,43	,630	,097	4,23	4,62	2	5
	>45	17	4,29	,686	,166	3,94	4,65	3	5
	Total	160	4,03	,928	,073	3,89	4,18	1	5
pert.1	<25	53	3,64	,682	,094	3,45	3,83	2	5
	25-35	48	4,10	,692	,100	3,90	4,30	2	5
	36-45	42	4,33	,846	,131	4,07	4,60	2	5
	>45	17	4,47	,624	,151	4,15	4,79	3	5
	Total	160	4,05	,783	,062	3,93	4,17	2	5
pert.4	<25	53	4,00	,760	,104	3,79	4,21	2	5
	25-35	48	4,19	,607	,088	4,01	4,36	3	5
	36-45	42	4,10	,532	,082	3,93	4,26	3	5
	>45	17	4,12	,600	,146	3,81	4,43	3	5
	Total	160	4,09	,642	,051	3,99	4,19	2	5
pert.20	<25	53	3,70	,890	,122	3,45	3,94	2	5
	25-35	48	3,92	,846	,122	3,67	4,16	2	5
	36-45	42	4,10	,906	,140	3,81	4,38	2	5
	>45	17	3,88	,485	,118	3,63	4,13	3	5
	Total	160	3,89	,854	,068	3,75	4,02	2	5
pert.27	<25	53	3,77	,542	,074	3,62	3,92	3	5
	25-35	48	3,98	,887	,128	3,72	4,24	2	5
	36-45	42	4,12	,633	,098	3,92	4,32	3	5
	>45	17	4,24	,562	,136	3,95	4,52	3	5
	Total	160	3,98	,700	,055	3,87	4,08	2	5

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
X1	Between Groups	6,789	3	2,263	6,256	,000
	Within Groups	56,426	156	,362		
	Total	63,215	159			
X3	Between Groups	6,312	3	2,104	7,919	,000
	Within Groups	41,448	156	,266		
	Total	47,760	159			
X5	Between Groups	14,721	3	4,907	11,677	,000
	Within Groups	65,556	156	,420		
	Total	80,277	159			
M	Between Groups	6,371	3	2,124	8,641	,000
	Within Groups	38,340	156	,246		
	Total	44,711	159			
Y	Between Groups	8,201	3	2,734	5,313	,002
	Within Groups	80,265	156	,515		
	Total	88,466	159			
pert.24	Between Groups	8,014	3	2,671	3,335	,021
	Within Groups	124,961	156	,801		
	Total	132,975	159			
pert.5	Between Groups	15,861	3	5,287	6,817	,000
	Within Groups	120,983	156	,776		
	Total	136,844	159			
pert.1	Between Groups	15,364	3	5,121	9,715	,000
	Within Groups	82,236	156	,527		
	Total	97,600	159			
pert.4	Between Groups	,897	3	,299	,721	,541
	Within Groups	64,696	156	,415		
	Total	65,594	159			
pert.20	Between Groups	3,755	3	1,252	1,740	,161
	Within Groups	112,220	156	,719		
	Total	115,975	159			
pert.27	Between Groups	4,174	3	1,391	2,944	,035
	Within Groups	73,726	156	,473		
	Total	77,900	159			

Analisis Perbedaan Penilaian Pada Atribut Produk Tabungan, *Brand Image*, Dan Kesediaan Melakukan Komunikasi WOM Berdasarkan Tingkat Pendidikan.

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
X1	SLTA	4	2,7500	,85440	,42720	1,3905	4,1095	2,20	4,00
	Perguruan Tinggi	156	3,4808	,61666	,04937	3,3832	3,5783	1,80	5,00
	Total	160	3,4625	,63054	,04985	3,3640	3,5610	1,80	5,00
X3	SLTA	4	3,8500	,25166	,12583	3,4496	4,2504	3,60	4,20
	Perguruan Tinggi	156	4,1462	,55199	,04419	4,0589	4,2335	2,00	5,00
	Total	160	4,1387	,54807	,04333	4,0532	4,2243	2,00	5,00
X5	SLTA	4	3,2500	,41944	,20972	2,5826	3,9174	2,67	3,67
	Perguruan Tinggi	156	4,0385	,70631	,05655	3,9268	4,1502	1,33	5,00
	Total	160	4,0187	,71055	,05617	3,9078	4,1297	1,33	5,00
M	SLTA	4	3,6875	,23936	,11968	3,3066	4,0684	3,50	4,00
	Perguruan Tinggi	156	4,1522	,53096	,04251	4,0683	4,2362	3,00	5,00
	Total	160	4,1406	,53028	,04192	4,0578	4,2234	3,00	5,00
Y	SLTA	4	3,5833	,68718	,34359	2,4899	4,6768	3,00	4,33
	Perguruan Tinggi	156	3,9402	,74726	,05983	3,8220	4,0584	2,33	5,00
	Total	160	3,9313	,74592	,05897	3,8148	4,0477	2,33	5,00
pert.24	SLTA	4	2,00	1,414	,707	-,25	4,25	1	4
	Perguruan Tinggi	156	3,27	,882	,071	3,13	3,41	1	5
	Total	160	3,24	,915	,072	3,09	3,38	1	5
pert.5	SLTA	4	3,00	1,155	,577	1,16	4,84	2	4
	Perguruan Tinggi	156	4,06	,910	,073	3,91	4,20	1	5
	Total	160	4,03	,928	,073	3,89	4,18	1	5
pert.1	SLTA	4	3,50	1,000	,500	1,91	5,09	2	4
	Perguruan Tinggi	156	4,06	,776	,062	3,94	4,19	2	5
	Total	160	4,05	,783	,062	3,93	4,17	2	5
pert.4	SLTA	4	4,25	,500	,250	3,45	5,05	4	5
	Perguruan Tinggi	156	4,09	,646	,052	3,99	4,19	2	5
	Total	160	4,09	,642	,051	3,99	4,19	2	5
pert.20	SLTA	4	3,50	1,000	,500	1,91	5,09	2	4
	Perguruan Tinggi	156	3,90	,851	,068	3,76	4,03	2	5
	Total	160	3,89	,854	,068	3,75	4,02	2	5
pert.27	SLTA	4	4,00	,000	,000	4,00	4,00	4	4
	Perguruan Tinggi	156	3,97	,709	,057	3,86	4,09	2	5
	Total	160	3,98	,700	,055	3,87	4,08	2	5

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
X1	Between Groups	2,083	1	2,083	5,383	,022
	Within Groups	61,132	158	,387		
	Total	63,215	159			
X3	Between Groups	,342	1	,342	1,140	,287
	Within Groups	47,418	158	,300		
	Total	47,760	159			
X5	Between Groups	2,425	1	2,425	4,921	,028
	Within Groups	77,853	158	,493		
	Total	80,277	159			
M	Between Groups	,842	1	,842	3,034	,083
	Within Groups	43,869	158	,278		
	Total	44,711	159			
Y	Between Groups	,497	1	,497	,892	,346
	Within Groups	87,969	158	,557		
	Total	88,466	159			
pert.24	Between Groups	6,283	1	6,283	7,835	,006
	Within Groups	126,692	158	,802		
	Total	132,975	159			
pert.5	Between Groups	4,363	1	4,363	5,203	,024
	Within Groups	132,481	158	,838		
	Total	136,844	159			
pert.1	Between Groups	1,241	1	1,241	2,035	,156
	Within Groups	96,359	158	,610		
	Total	97,600	159			
pert.4	Between Groups	,100	1	,100	,242	,624
	Within Groups	65,494	158	,415		
	Total	65,594	159			
pert.20	Between Groups	,616	1	,616	,844	,360
	Within Groups	115,359	158	,730		
	Total	115,975	159			
pert.27	Between Groups	,003	1	,003	,005	,943
	Within Groups	77,897	158	,493		
	Total	77,900	159			

Analisis Perbedaan Penilaian Pada Atribut Produk Tabungan, *Brand Image*, Dan Kesediaan Melakukan WOM Berdasarkan Jenis Pekerjaan.

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
X1	PNS/TNI/POLRI dan lain-lain	7	3,2571	,60788	,22976	2,6949	3,8193	2,40	4,00
	pegawai swasta	42	3,4524	,65378	,10088	3,2486	3,6561	2,00	4,80
	wiraswsta	43	3,6093	,52182	,07958	3,4487	3,7699	2,20	4,60
	pelajar/mahasiswa	68	3,3971	,67492	,08185	3,2337	3,5604	1,80	5,00
	Total	160	3,4625	,63054	,04985	3,3640	3,5610	1,80	5,00
X3	PNS/TNI/POLRI dan lain-lain	7	4,2000	,69282	,26186	3,5592	4,8408	3,20	5,00
	pegawai swasta	42	4,1048	,47213	,07285	3,9576	4,2519	3,20	5,00
	wiraswsta	43	4,3953	,50988	,07776	4,2384	4,5523	2,80	5,00
	pelajar/mahasiswa	68	3,9912	,55226	,06697	3,8575	4,1249	2,00	5,00
	Total	160	4,1388	,54807	,04333	4,0532	4,2243	2,00	5,00
X5	PNS/TNI/POLRI dan lain-lain	7	3,8095	,63413	,23968	3,2231	4,3960	3,00	5,00
	pegawai swasta	42	3,9683	,87361	,13480	3,6960	4,2405	1,33	5,00
	wiraswsta	43	4,3333	,63828	,09734	4,1369	4,5298	3,00	5,00
	pelajar/mahasiswa	68	3,8725	,59022	,07157	3,7297	4,0154	2,00	5,00
	Total	160	4,0188	,71055	,05617	3,9078	4,1297	1,33	5,00
M	PNS/TNI/POLRI dan lain-lain	7	4,0357	,58503	,22112	3,4947	4,5768	3,00	4,75
	pegawai swasta	42	4,1429	,51544	,07953	3,9822	4,3035	3,00	5,00
	wiraswsta	43	4,3605	,50386	,07684	4,2054	4,5155	3,00	5,00
	pelajar/mahasiswa	68	4,0110	,51549	,06251	3,8863	4,1358	3,00	5,00
	Total	160	4,1406	,53028	,04192	4,0578	4,2234	3,00	5,00
Y	PNS/TNI/POLRI dan lain-lain	7	3,6667	,88192	,33333	2,8510	4,4823	2,33	5,00
	pegawai swasta	42	3,9127	,82001	,12653	3,6572	4,1682	2,33	5,00
	wiraswsta	43	4,1705	,66018	,10068	3,9674	4,3737	3,00	5,00
	pelajar/mahasiswa	68	3,8186	,71337	,08651	3,6460	3,9913	2,33	5,00
	Total	160	3,9313	,74592	,05897	3,8148	4,0477	2,33	5,00
pert.24	PNS/TNI/POLRI dan lain-lain	7	2,86	1,464	,553	1,50	4,21	1	5
	pegawai swasta	42	3,21	,782	,121	2,97	3,46	2	5
	wiraswsta	43	3,44	,700	,107	3,23	3,66	2	5
	pelajar/mahasiswa	68	3,16	1,031	,125	2,91	3,41	1	5
	Total	160	3,24	,915	,072	3,09	3,38	1	5
pert.5	PNS/TNI/POLRI dan lain-lain	7	3,57	1,272	,481	2,39	4,75	2	5
	pegawai swasta	42	3,95	,795	,123	3,70	4,20	2	5
	wiraswsta	43	4,53	,667	,102	4,33	4,74	2	5
	pelajar/mahasiswa	68	3,81	,996	,121	3,57	4,05	1	5
	Total	160	4,03	,928	,073	3,89	4,18	1	5
pert.1	PNS/TNI/POLRI dan lain-lain	7	4,43	,535	,202	3,93	4,92	4	5
	pegawai swasta	42	4,07	,712	,110	3,85	4,29	2	5
	wiraswsta	43	4,40	,760	,116	4,16	4,63	2	5
	pelajar/mahasiswa	68	3,78	,770	,093	3,59	3,97	2	5
	Total	160	4,05	,783	,062	3,93	4,17	2	5
pert.4	PNS/TNI/POLRI dan lain-lain	7	4,29	,756	,286	3,59	4,98	3	5
	pegawai swasta	42	4,02	,680	,105	3,81	4,24	3	5
	wiraswsta	43	4,16	,531	,081	4,00	4,33	3	5
	pelajar/mahasiswa	68	4,07	,676	,082	3,91	4,24	2	5
	Total	160	4,09	,642	,051	3,99	4,19	2	5
pert.20	PNS/TNI/POLRI dan lain-lain	7	3,43	,976	,369	2,53	4,33	2	5
	pegawai swasta	42	3,76	,850	,131	3,50	4,03	2	5
	wiraswsta	43	4,26	,759	,116	4,02	4,49	2	5
	pelajar/mahasiswa	68	3,78	,844	,102	3,58	3,98	2	5
	Total	160	3,89	,854	,068	3,75	4,02	2	5
pert.27	PNS/TNI/POLRI dan lain-lain	7	3,71	,756	,286	3,02	4,41	3	5
	pegawai swasta	42	4,00	,698	,108	3,78	4,22	3	5
	wiraswsta	43	4,23	,649	,099	4,03	4,43	3	5
	pelajar/mahasiswa	68	3,82	,690	,084	3,66	3,99	2	5
	Total	160	3,98	,700	,055	3,87	4,08	2	5

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
X1	Between Groups	1,517	3	,506	1,279	,284
	Within Groups	61,698	156	,395		
	Total	63,215	159			
X3	Between Groups	4,387	3	1,462	5,260	,002
	Within Groups	43,373	156	,278		
	Total	47,760	159			
X5	Between Groups	6,122	3	2,041	4,293	,006
	Within Groups	74,155	156	,475		
	Total	80,277	159			
M	Between Groups	3,297	3	1,099	4,140	,007
	Within Groups	41,413	156	,265		
	Total	44,711	159			
Y	Between Groups	3,829	3	1,276	2,353	,074
	Within Groups	84,637	156	,543		
	Total	88,466	159			
pert.24	Between Groups	3,221	3	1,074	1,291	,280
	Within Groups	129,754	156	,832		
	Total	132,975	159			
pert.5	Between Groups	16,012	3	5,337	6,891	,000
	Within Groups	120,831	156	,775		
	Total	136,844	159			
pert.1	Between Groups	11,130	3	3,710	6,693	,000
	Within Groups	86,470	156	,554		
	Total	97,600	159			
pert.4	Between Groups	,696	3	,232	,558	,644
	Within Groups	64,898	156	,416		
	Total	65,594	159			
pert.20	Between Groups	8,764	3	2,921	4,251	,006
	Within Groups	107,211	156	,687		
	Total	115,975	159			
pert.27	Between Groups	4,915	3	1,638	3,502	,017
	Within Groups	72,985	156	,468		
	Total	77,900	159			

Analisis Perbedaan Penilaian Pada Atribut Produk Tabungan, *Brand Image*, Dan Kesediaan Melakukan komunikasi WOM Berdasarkan Tujuan Menabung.

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
X1	keperluan sehari-hari(berjaga-jaga)	104	3,3346	,61908	,06071	3,2142	3,4550	1,80	4,60
	untuk investasi(usaha)	36	3,7778	,57127	,09521	3,5845	3,9711	2,60	5,00
	untuk biaya pendidikan dan lain-lain	20	3,5600	,60035	,13424	3,2790	3,8410	2,00	5,00
	Total	160	3,4625	,63054	,04985	3,3640	3,5610	1,80	5,00
X3	keperluan sehari-hari(berjaga-jaga)	104	4,0731	,50478	,04950	3,9749	4,1712	2,80	5,00
	untuk investasi(usaha)	36	4,4167	,52454	,08742	4,2392	4,5941	2,80	5,00
	untuk biaya pendidikan dan lain-lain	20	3,9800	,65502	,14647	3,6734	4,2866	2,00	5,00
	Total	160	4,1388	,54807	,04333	4,0532	4,2243	2,00	5,00
X5	keperluan sehari-hari(berjaga-jaga)	104	3,9423	,70050	,06869	3,8061	4,0785	1,33	5,00
	untuk investasi(usaha)	36	4,2685	,77590	,12932	4,0060	4,5310	2,00	5,00
	untuk biaya pendidikan dan lain-lain	20	3,9667	,55039	,12307	3,7091	4,2243	3,00	5,00
	Total	160	4,0188	,71055	,05617	3,9078	4,1297	1,33	5,00
M	keperluan sehari-hari(berjaga-jaga)	104	4,0625	,52458	,05144	3,9605	4,1645	3,00	5,00
	untuk investasi(usaha)	36	4,3819	,46478	,07746	4,2247	4,5392	3,50	5,00
	untuk biaya pendidikan dan lain-lain	20	4,1125	,56473	,12628	3,8482	4,3768	3,00	5,00
	Total	160	4,1406	,53028	,04192	4,0578	4,2234	3,00	5,00
Y	keperluan sehari-hari(berjaga-jaga)	104	3,7436	,68460	,06713	3,6105	3,8767	2,33	5,00
	untuk investasi(usaha)	36	4,4722	,66368	,11061	4,2477	4,6968	3,00	5,00
	untuk biaya pendidikan dan lain-lain	20	3,9333	,74614	,16684	3,5841	4,2825	2,67	5,00
	Total	160	3,9313	,74592	,05897	3,8148	4,0477	2,33	5,00
pert.24	keperluan sehari-hari(berjaga-jaga)	104	3,05	,907	,089	2,87	3,22	1	5
	untuk investasi(usaha)	36	3,67	,717	,120	3,42	3,91	2	5
	untuk biaya pendidikan dan lain-lain	20	3,45	,999	,223	2,98	3,92	2	5
	Total	160	3,24	,915	,072	3,09	3,38	1	5
pert.5	keperluan sehari-hari(berjaga-jaga)	104	3,99	,950	,093	3,81	4,18	2	5
	untuk investasi(usaha)	36	4,33	,676	,113	4,10	4,56	2	5
	untuk biaya pendidikan dan lain-lain	20	3,70	1,081	,242	3,19	4,21	1	5
	Total	160	4,03	,928	,073	3,89	4,18	1	5
pert.1	keperluan sehari-hari(berjaga-jaga)	104	3,98	,737	,072	3,84	4,12	2	5
	untuk investasi(usaha)	36	4,36	,833	,139	4,08	4,64	2	5
	untuk biaya pendidikan dan lain-lain	20	3,85	,813	,182	3,47	4,23	2	5
	Total	160	4,05	,783	,062	3,93	4,17	2	5
pert.4	keperluan sehari-hari(berjaga-jaga)	104	4,07	,627	,062	3,95	4,19	3	5
	untuk investasi(usaha)	36	4,36	,543	,090	4,18	4,54	3	5
	untuk biaya pendidikan dan lain-lain	20	3,75	,716	,160	3,41	4,09	2	5
	Total	160	4,09	,642	,051	3,99	4,19	2	5
pert.20	keperluan sehari-hari(berjaga-jaga)	104	3,82	,856	,084	3,65	3,98	2	5
	untuk investasi(usaha)	36	4,14	,899	,150	3,83	4,44	2	5
	untuk biaya pendidikan dan lain-lain	20	3,80	,696	,156	3,47	4,13	3	5
	Total	160	3,89	,854	,068	3,75	4,02	2	5
pert.27	keperluan sehari-hari(berjaga-jaga)	104	3,90	,690	,068	3,77	4,04	2	5
	untuk investasi(usaha)	36	4,17	,697	,116	3,93	4,40	3	5
	untuk biaya pendidikan dan lain-lain	20	4,00	,725	,162	3,66	4,34	3	5
	Total	160	3,98	,700	,055	3,87	4,08	2	5

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
X1	Between Groups	5,469	2	2,735	7,435	,001
	Within Groups	57,746	157	,368		
	Total	63,215	159			
X3	Between Groups	3,733	2	1,867	6,656	,002
	Within Groups	44,027	157	,280		
	Total	47,760	159			
X5	Between Groups	2,908	2	1,454	2,950	,055
	Within Groups	77,369	157	,493		
	Total	80,277	159			
M	Between Groups	2,747	2	1,374	5,139	,007
	Within Groups	41,964	157	,267		
	Total	44,711	159			
Y	Between Groups	14,198	2	7,099	15,007	,000
	Within Groups	74,268	157	,473		
	Total	88,466	159			
pert.24	Between Groups	11,265	2	5,633	7,266	,001
	Within Groups	121,710	157	,775		
	Total	132,975	159			
pert.5	Between Groups	5,653	2	2,827	3,383	,036
	Within Groups	131,190	157	,836		
	Total	136,844	159			
pert.1	Between Groups	4,783	2	2,391	4,045	,019
	Within Groups	92,817	157	,591		
	Total	97,600	159			
pert.4	Between Groups	5,009	2	2,505	6,491	,002
	Within Groups	60,584	157	,386		
	Total	65,594	159			
pert.20	Between Groups	2,941	2	1,470	2,042	,133
	Within Groups	113,034	157	,720		
	Total	115,975	159			
pert.27	Between Groups	1,862	2	,931	1,922	,150
	Within Groups	76,038	157	,484		
	Total	77,900	159			

Analisis Perbedaan Penilaian Pada Atribut Produk Tabungan, *Brand Image*, Dan Kesediaan Melakukan komunikasi WOM Berdasarkan Bank Yang Menjadi Favori

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
X1	Mandiri	131	3,5374	,58813	,05139	3,4357	3,6391	1,80	5,00
	BCA	13	3,3846	,55655	,15436	3,0483	3,7209	3,00	5,00
	BNI dan lain-lain	16	2,9125	,76931	,19233	2,5026	3,3224	1,80	4,20
	Total	160	3,4625	,63054	,04985	3,3640	3,5610	1,80	5,00
X3	Mandiri	131	4,2015	,53809	,04701	4,1085	4,2945	2,00	5,00
	BCA	13	3,8000	,47610	,13205	3,5123	4,0877	2,80	4,60
	BNI dan lain-lain	16	3,9000	,54650	,13663	3,6088	4,1912	2,80	5,00
	Total	160	4,1387	,54807	,04333	4,0532	4,2243	2,00	5,00
X5	Mandiri	131	4,0992	,71575	,06254	3,9755	4,2230	1,33	5,00
	BCA	13	3,8205	,60270	,16716	3,4563	4,1847	3,00	5,00
	BNI dan lain-lain	16	3,5208	,51595	,12899	3,2459	3,7958	2,33	4,67
	Total	160	4,0188	,71055	,05617	3,9078	4,1297	1,33	5,00
M	Mandiri	131	4,2080	,52911	,04623	4,1166	4,2995	3,00	5,00
	BCA	13	3,9808	,40132	,11131	3,7383	4,2233	3,00	4,75
	BNI dan lain-lain	16	3,7188	,41708	,10427	3,4965	3,9410	3,00	4,25
	Total	160	4,1406	,53028	,04192	4,0578	4,2234	3,00	5,00
Y	Mandiri	131	4,0611	,71588	,06255	3,9373	4,1848	2,33	5,00
	BCA	13	3,6410	,61556	,17073	3,2690	4,0130	3,00	5,00
	BNI dan lain-lain	16	3,1042	,45082	,11271	2,8639	3,3444	2,33	4,00
	Total	160	3,9312	,74592	,05897	3,8148	4,0477	2,33	5,00
pert.24	Mandiri	131	3,34	,838	,073	3,19	3,48	1	5
	BCA	13	3,15	,689	,191	2,74	3,57	2	5
	BNI dan lain-lain	16	2,50	1,317	,329	1,80	3,20	1	5
	Total	160	3,24	,915	,072	3,09	3,38	1	5
pert.5	Mandiri	131	4,12	,877	,077	3,97	4,27	1	5
	BCA	13	3,92	,954	,265	3,35	4,50	2	5
	BNI dan lain-lain	16	3,38	1,088	,272	2,80	3,95	2	5
	Total	160	4,03	,928	,073	3,89	4,18	1	5
pert.1	Mandiri	131	4,13	,759	,066	4,00	4,26	2	5
	BCA	13	3,31	,855	,237	2,79	3,82	2	4
	BNI dan lain-lain	16	4,00	,632	,158	3,66	4,34	3	5
	Total	160	4,05	,783	,062	3,93	4,17	2	5
pert.4	Mandiri	131	4,11	,648	,057	3,99	4,22	2	5
	BCA	13	4,15	,555	,154	3,82	4,49	3	5
	BNI dan lain-lain	16	3,94	,680	,170	3,58	4,30	3	5
	Total	160	4,09	,642	,051	3,99	4,19	2	5
pert.20	Mandiri	131	3,94	,875	,076	3,79	4,09	2	5
	BCA	13	3,85	,689	,191	3,43	4,26	3	5
	BNI dan lain-lain	16	3,50	,730	,183	3,11	3,89	2	5
	Total	160	3,89	,854	,068	3,75	4,02	2	5
pert.27	Mandiri	131	4,06	,699	,061	3,94	4,18	2	5
	BCA	13	3,85	,555	,154	3,51	4,18	3	5
	BNI dan lain-lain	16	3,38	,500	,125	3,11	3,64	3	4
	Total	160	3,98	,700	,055	3,87	4,08	2	5

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
X1	Between Groups	5,654	2	2,827	7,711	,001
	Within Groups	57,561	157	,367		
	Total	63,215	159			
X3	Between Groups	2,920	2	1,460	5,112	,007
	Within Groups	44,840	157	,286		
	Total	47,760	159			
X5	Between Groups	5,326	2	2,663	5,578	,005
	Within Groups	74,951	157	,477		
	Total	80,277	159			
M	Between Groups	3,775	2	1,887	7,239	,001
	Within Groups	40,936	157	,261		
	Total	44,711	159			
Y	Between Groups	14,248	2	7,124	15,070	,000
	Within Groups	74,218	157	,473		
	Total	88,466	159			
pert.24	Between Groups	10,061	2	5,031	6,426	,002
	Within Groups	122,914	157	,783		
	Total	132,975	159			
pert.5	Between Groups	8,125	2	4,062	4,955	,008
	Within Groups	128,719	157	,820		
	Total	136,844	159			
pert.1	Between Groups	8,037	2	4,018	7,044	,001
	Within Groups	89,563	157	,570		
	Total	97,600	159			
pert.4	Between Groups	,460	2	,230	,555	,575
	Within Groups	65,134	157	,415		
	Total	65,594	159			
pert.20	Between Groups	2,771	2	1,386	1,922	,150
	Within Groups	113,204	157	,721		
	Total	115,975	159			
pert.27	Between Groups	6,946	2	3,473	7,685	,001
	Within Groups	70,954	157	,452		
	Total	77,900	159			

LAMPIRAN 10

ANALISIS INDEPENDENT SAMPLE T-TEST

ANALISIS INDEPENDENT SAMPLE T-TEST

Atribut Produk Tabungan (dimensi-dimensinya), *Brand Image*, dan kesediaan melakukan komunikasi WOM dengan Minat Menambah Saldo Tabungan

Group Statistics

	minat	N	Mean	Std. Deviation	Std. Error Mean
X1	ya	156	3,4821	,62295	,04988
	tidak	4	2,7000	,47610	,23805
X3	ya	156	4,1436	,54751	,04384
	tidak	4	3,9500	,61914	,30957
X5	ya	156	4,0299	,71479	,05723
	tidak	4	3,5833	,31914	,15957
M	ya	156	4,1571	,52303	,04188
	tidak	4	3,5000	,45644	,22822
Y	ya	156	3,9637	,72495	,05804
	tidak	4	2,6667	,38490	,19245
pert.24	ya	156	3,26	,902	,072
	tidak	4	2,25	,957	,479
pert.5	ya	156	4,04	,925	,074
	tidak	4	3,50	1,000	,500
pert.1	ya	156	4,05	,785	,063
	tidak	4	4,00	,816	,408
pert.4	ya	156	4,10	,634	,051
	tidak	4	3,75	,957	,479
pert.20	ya	156	3,90	,848	,068
	tidak	4	3,25	,957	,479
pert.27	ya	156	3,99	,696	,056
	tidak	4	3,25	,500	,250

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
X1	Equal variances assumed	,672	,414	2,489	158	,014	,78205	,31419	,16149	1,40261
	Equal variances not assumed			3,215	3,269	,043	,78205	,24322	,04285	1,52125
X3	Equal variances assumed	,005	,943	,696	158	,487	,19359	,27797	-,35544	,74261
	Equal variances not assumed			,619	3,121	,578	,19359	,31266	-,77987	1,16705
X5	Equal variances assumed	1,772	,185	1,243	158	,216	,44658	,35919	-,26285	1,15601
	Equal variances not assumed			2,634	3,820	,061	,44658	,16952	-,03296	,92612
M	Equal variances assumed	,042	,837	2,486	158	,014	,65705	,26425	,13514	1,17896
	Equal variances not assumed			2,832	3,205	,061	,65705	,23203	-,05531	1,36941
Y	Equal variances assumed	1,599	,208	3,558	158	,000	1,29701	,36458	,57693	2,01709
	Equal variances not assumed			6,452	3,570	,004	1,29701	,20101	,71137	1,88264
pert.24	Equal variances assumed	,017	,897	2,214	158	,028	1,013	,457	,109	1,916
	Equal variances not assumed			2,092	3,138	,124	1,013	,484	-,490	2,516
pert.5	Equal variances assumed	,074	,785	1,161	158	,247	,545	,469	-,382	1,472
	Equal variances not assumed			1,078	3,133	,357	,545	,505	-1,026	2,115
pert.1	Equal variances assumed	,028	,868	,129	158	,898	,051	,398	-,735	,837
	Equal variances not assumed			,124	3,144	,909	,051	,413	-1,230	1,332
pert.4	Equal variances assumed	1,779	,184	1,085	158	,280	,353	,325	-,289	,995
	Equal variances not assumed			,732	3,068	,516	,353	,481	-1,160	1,866
pert.20	Equal variances assumed	,137	,712	1,518	158	,131	,654	,431	-,197	1,505
	Equal variances not assumed			1,352	3,122	,266	,654	,484	-,851	2,159
pert.27	Equal variances assumed	,102	,750	2,121	158	,035	,744	,351	,051	1,436
	Equal variances not assumed			2,903	3,305	,055	,744	,256	-,031	1,518

Atribut Produk Tabungan (dimensi-dimensinya), *Brand Image*, dan kesdeiaan melakukan komunikasi WOM dengan Kepemilikan Rekening Selain di Bank Mandiri

Group Statistics

	lain.rek	N	Mean	Std. Deviation	Std. Error Mean
X1	ya	119	3,4571	,65310	,05987
	tidak	41	3,4780	,56724	,08859
X3	ya	119	4,1395	,54091	,04958
	tidak	41	4,1366	,57522	,08983
X5	ya	119	4,0056	,73002	,06692
	tidak	41	4,0569	,65787	,10274
M	ya	119	4,1092	,56245	,05156
	tidak	41	4,2317	,41605	,06498
Y	ya	119	3,8571	,74608	,06839
	tidak	41	4,1463	,71121	,11107
pert.24	ya	119	3,24	,929	,085
	tidak	41	3,22	,881	,138
pert.5	ya	119	3,99	,943	,086
	tidak	41	4,15	,882	,138
pert.1	ya	119	4,08	,815	,075
	tidak	41	3,98	,689	,108
pert.4	ya	119	4,10	,616	,056
	tidak	41	4,07	,721	,113
pert.20	ya	119	3,87	,882	,081
	tidak	41	3,95	,773	,121
pert.27	ya	119	3,95	,735	,067
	tidak	41	4,05	,590	,092

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
X1	Equal variances assumed	1,225	,270	-,183	158	,855	-,02091	,11453	-,24712	,20531
	Equal variances not assumed			-,196	79,277	,845	-,02091	,10692	-,23371	,19190
X3	Equal variances assumed	,980	,324	,029	158	,977	,00291	,09956	-,19373	,19956
	Equal variances not assumed			,028	66,008	,977	,00291	,10261	-,20196	,20778
X5	Equal variances assumed	,560	,455	-,398	158	,691	-,05131	,12902	-,30613	,20351
	Equal variances not assumed			-,418	76,474	,677	-,05131	,12261	-,29549	,19287
M	Equal variances assumed	5,507	,020	-1,278	158	,203	-,12246	,09584	-,31175	,06683
	Equal variances not assumed			-1,476	93,648	,143	-,12246	,08295	-,28717	,04224
Y	Equal variances assumed	1,025	,313	-2,166	158	,032	-,28920	,13354	-,55295	-,02545
	Equal variances not assumed			-2,217	72,546	,030	-,28920	,13044	-,54919	-,02920
pert.24	Equal variances assumed	,106	,745	,146	158	,884	,024	,166	-,304	,352
	Equal variances not assumed			,149	72,947	,882	,024	,162	-,298	,347
pert.5	Equal variances assumed	,138	,711	-,921	158	,359	-,155	,168	-,487	,177
	Equal variances not assumed			-,951	73,844	,344	-,155	,163	-,479	,169
pert.1	Equal variances assumed	2,583	,110	,704	158	,483	,100	,142	-,181	,381
	Equal variances not assumed			,764	81,443	,447	,100	,131	-,161	,361
pert.4	Equal variances assumed	,516	,474	,237	158	,813	,028	,117	-,203	,258
	Equal variances not assumed			,220	61,355	,827	,028	,126	-,224	,279
pert.20	Equal variances assumed	3,627	,059	-,553	158	,581	-,086	,155	-,392	,220
	Equal variances not assumed			-,590	78,594	,557	-,086	,145	-,375	,204
pert.27	Equal variances assumed	3,072	,082	-,782	158	,436	-,099	,127	-,350	,151
	Equal variances not assumed			-,870	85,923	,387	-,099	,114	-,326	,128

Atribut Produk Tabungan (dimensi-dimensinya), *Brand Image*, dan kesediaan melakukan komunikasi WOM dengan Berapa Lama Menjadi Nasabah Bank Mandiri

T-Test

Group Statistics

	lma.mnabung_1	N	Mean	Std. Deviation	Std. Error Mean
X1	< 5 tahun	108	3,4278	,64733	,06229
	> 5 tahun	52	3,5346	,59372	,08233
X3	< 5 tahun	108	4,0259	,56243	,05412
	> 5 tahun	52	4,3731	,43572	,06042
X5	< 5 tahun	108	3,9259	,72104	,06938
	> 5 tahun	52	4,2115	,65356	,09063
M	< 5 tahun	108	4,0903	,53001	,05100
	> 5 tahun	52	4,2452	,52039	,07217
Y	< 5 tahun	108	3,8117	,74504	,07169
	> 5 tahun	52	4,1795	,69062	,09577
pert.24	< 5 tahun	108	3,24	,916	,088
	> 5 tahun	52	3,23	,921	,128
pert.5	< 5 tahun	108	3,87	,977	,094
	> 5 tahun	52	4,37	,715	,099
pert.1	< 5 tahun	108	3,91	,780	,075
	> 5 tahun	52	4,35	,711	,099
pert.4	< 5 tahun	108	4,04	,669	,064
	> 5 tahun	52	4,21	,572	,079
pert.20	< 5 tahun	108	3,81	,833	,080
	> 5 tahun	52	4,04	,885	,123
pert.27	< 5 tahun	108	3,94	,667	,064
	> 5 tahun	52	4,04	,766	,106

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
X1	Equal variances assumed	,419	,519	-1,004	158	,317	-,10684	,10643	-,31704	,10336
	Equal variances not assumed			-1,035	109,059	,303	-,10684	,10324	-,31146	,09778
X3	Equal variances assumed	,707	,402	-3,918	158	,000	-,34715	,08860	-,52213	-,17217
	Equal variances not assumed			-4,280	126,766	,000	-,34715	,08112	-,50767	-,18663
X5	Equal variances assumed	,254	,615	-2,417	158	,017	-,28561	,11815	-,51897	-,05226
	Equal variances not assumed			-2,502	110,245	,014	-,28561	,11414	-,51181	-,05942
M	Equal variances assumed	,492	,484	-1,742	158	,083	-,15491	,08894	-,33058	,02075
	Equal variances not assumed			-1,753	102,480	,083	-,15491	,08837	-,33018	,02035
Y	Equal variances assumed	1,261	,263	-2,993	158	,003	-,36776	,12287	-,61043	-,12509
	Equal variances not assumed			-3,074	108,005	,003	-,36776	,11963	-,60489	-,13063
pert.24	Equal variances assumed	,351	,555	,064	158	,949	,010	,155	-,296	,316
	Equal variances not assumed			,064	100,315	,949	,010	,155	-,298	,318
pert.5	Equal variances assumed	1,523	,219	-3,255	158	,001	-,495	,152	-,795	-,195
	Equal variances not assumed			-3,623	132,825	,000	-,495	,137	-,765	-,225
pert.1	Equal variances assumed	,433	,511	-3,428	158	,001	-,439	,128	-,692	-,186
	Equal variances not assumed			-3,541	109,682	,001	-,439	,124	-,684	-,193
pert.4	Equal variances assumed	,014	,906	-1,618	158	,108	-,175	,108	-,388	,039
	Equal variances not assumed			-1,709	116,266	,090	-,175	,102	-,377	,028
pert.20	Equal variances assumed	,008	,930	-1,558	158	,121	-,224	,144	-,507	,060
	Equal variances not assumed			-1,526	95,557	,130	-,224	,147	-,515	,067
pert.27	Equal variances assumed	,291	,591	-,795	158	,428	-,094	,118	-,328	,140
	Equal variances not assumed			-,757	89,409	,451	-,094	,124	-,341	,153