BAB V

PENUTUP

Sebagai penutup dari penelitian ini, peneliti membuat kesimpulan dan saran yang berkaitan dengan hasil penelitian. Selanjutnya peneliti juga menjelaskan implikasi manajerial terkait dengan masing-masing hasil yang telah diperoleh dari adanya penelitian ini. Pada bab ini disampaikan juga keterbatasan penelitian serta saran yang sekiranya diperlukan bagi penelitian selanjutnya.

5.1 Kesimpulan

1. Mayoritas responden pada penelitian ini adalah laki-laki dengan persentasi 54,1%, usia milenial antara 24 tahun sampai dengan 39 tahun dengan persentasi 49,8%, memiliki pendidikan diploma atau sarjana strata 1 dengan persentasi 81% dan bekerja sebagai pegawai negeri sipil dan BUMN dengan persentasi 66,3%. Hasil penelitian juga memberikan informasi mayoritas responden memiliki pendapatan < Rp.5.000.000 perbulan dengan persentasi 51,7%, memiliki rekening Britama dan Simpedes dengan persentasi 42,9%,menggunakan fasilitas e-banking BRImo dengan persentasi 81,5% dengan lama menjadi nasabah > 5 tahun dengan persentasi 64,4%.
2. Responden memiliki penilaian mean yang cukup tinggi pada masing-masing variable. Pada variable kegunaan memiliki total mean sebesar 4,47; kenyamanan memiliki total mean sebesar 4,49; keamanan memiliki total mean sebesar 4,06; keterlibatan karyawan-nasabah sebesar 4,20; digital service channel memiliki total mean sebesar 4,40; kepuasan memiliki total mean sebesar 4,12 dan loyalitas memiliki total mean sebesar 4,32.
3. Kegunaan, kenyamanan, keamanan, keterlibatan karyawan-nasabah memiliki pengaruh secara simultan atau bersama-sama terhadap kepuasan nasabah. Kondisi ini menunjukkan bahwa semakin tinggi tingkat kegunaan, kenyamanan, keamanan dan keterlibatan karyawan-nasabah akan memberikan dampak secara signifikan terhadap peningkatan kepuasan nasabah BRI dalam melakukan transaksi perbankan.
4. Kegunaan, kenyamanan, keamanan, keterlibatan karyawan-nasabah memiliki pengaruh secara parsial atau sendiri-sendiri terhadap kepuasan nasabah. Kondisi ini menunjukkan bahwa semakin tinggi tingkat kegunaan, kenyamanan, keamanan dan keterlibatan karyawan-nasabah akan

memberikan dampak secara signifikan terhadap peningkatan kepuasan nasabah BRI dalam melakukan transaksi perbankan.

5. *Digital service channel* memoderasi pengaruh kegunaan, kenyamanan, keamanan, keterlibatan karyawan-nasabah terhadap kepuasan nasabah. Kondisi ini menunjukkan bahwa *digital service channel* berperan dalam memperkuat pengaruh kegunaan, kenyamanan, keamanan, keterlibatan karyawan-nasabah terhadap kepuasan nasabah. Kepuasan nasabah BRI akan semakin tinggi saat nasabah merasa bahwa *digital service channel BRI* memberikan pengalaman dalam hal kegunaan, kenyamanan, keamanan, keterlibatan karyawan-nasabah melebihi ekspektasi nasabah.
6. Kepuasan nasabah pengguna *digital service channel* memiliki pengaruh yang signifikan terhadap loyalitas nasabah. Kondisi ini menunjukkan semakin tinggi tingkat kepuasan nasabah BRI dalam bertransaksi menggunakan digital service channel akan memberikan dampak pada peningkatan loyalitas nasabah BRI.

5.2 Implikasi Manajerial

Hasil penelitian ini secara empiris membuktikan bahwa untuk meningkatkan loyalitas nasabah, tahapan pertama yang harus dilakukan adalah menciptakan kepuasan nasabah. Penciptaan dan peningkatan kepuasan nasabah pada bisnis perbankan dapat dilakukan dengan memberikan pengalaman kepada nasabah dalam hal kegunaan, kenyamanan, keamanan dan keterlibatan karyawan-nasabah saat bertransaksi dengan atau tanpa menggunakan *digital service channel.*

Hasil penelitian yang telah dilakukan tentang analisis pengalaman nasabah terhadap kepuasan dimoderasi *digital service channels* BRI dan dampaknya pada loyalitas nasabah BRI di wilayah Yogyakarta dengan harapan memberikan manfaat bagi pihak-pihak yang berkeptingan terutama bagi pihak manajemen BRI untuk dapat dijadikan dasar penentuan kebijakan dan perencanaan bersifat strategis yang tepat bagi BRI dalam melakukan transformasi *Digital Banking*. Implikasi manajerial dalam penelitian ini adalah sebagai berikut:

1. Berdasarkan hasil penelitian menunjukkan bahwa mayoritas responden adalah generasi milenial dengan penghasilan dibawah 5juta menggunakan aplikasi BRIMO dan Internet Banking, dengan demikian manajemen BRI diharapkan untuk lebih fokus menggarap generasi milenial dan generasi Z, sesuai sensus penduduk 2020 (BPS 2020) bahwa generasi milenial saat ini sebanyak 25,87% dan generasi Z sebanyak 27,94%, artinya merekalah yang akan menguasai pasar

perbankan ke depannya, oleh karena itu di harapkan aplikasi *digital service channel* BRI menyesuaikan dengan gaya dan karakteristik generasi Y dan Z dengan demikian akan lebih optimal dalam hal kegunaan dan kenyamanan penggunaan *digital service channel* BRI yang dapat digunakan kapanpun dimanapun.

2. Manajemen BRI diharapkan lebih memperhatikan dan mengutamakan dari segi keamanan pada aplikasi *digital service channel* BRI untuk mendorong semakin banyak nasabah yang menggunakan karena merasakan keamanan atas produk tersebut.
3. Manajemen BRI diharapkan untuk terus intens meningkatkan keterlibatan karyawan kepada nasabahnya baik secara online maupun offline selama 24jam 7hari untuk menyelesaikan segala permasalahan maupun keluhan yang didapatkan nasabah pada penggunaan aplikasi *digital service channel* BRI.
4. Manajemen BRI diharapkan untuk selalu memberikan pengalaman diluar ekspektasi sehingga nasabah akan merasakan kepuasan dan secara terus menerus menggunakan produk BRI sehingga akan menjadi nasabah loyal.

5.3 Keterbatasan dan Saran

1. Peneliti menyarankan agar penelitian selanjutnya lebih mengembangkan variabel-variabel lainnya, misalnya dengan menggunakan variabel lain seperti: kepercayaan, privacy, kecepatan, skala layanan, bauran pemasaran, proses layanan, kehadiran pelanggan lain, fungsional online elemen, dan elemen estetika dan lain-lain.
2. Pada penelitian ini objek yang diteliti adalah BRI, dengan demikian tidak dapat digeneralisasikan secara luas pada yang lainnya, disarankan untuk melakukan penelitian pada objek yang lain guna memiliki hasil penelitian yang lebih bervariasi.
3. Penelitian selanjutnya diharapkan dapat melakukan penelitian pada ruang lingkup dengan karakteristik yang berbeda, dengan demikian dapat menghasilkan penelitian yang lebih baik.

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LAMPIRAN I

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Customer perceptions of Korean digital and traditional banks

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Abstract

Purpose – The purpose of this paper is to compare customer experience (CE) between digital and traditional South Korean bank users and its relationship with customer satisfaction (CS).

Design/methodology/approach – A survey of bank customers was conducted, and an ANOVA test was performed to compare the means of CS between digital and traditional bank (TB) users as well as four dimensions of CE, such as usefulness, convenience, employee-customer engagement (ECE) and security. The ordinal regression analysis was also performed to test the moderation effect of digital bank (DB) use on the relationship between CE and satisfaction.

Findings – The means of usefulness were higher among DB users than TB users. By contrast, ECE and security means were lower for digital than TB users. The ordinal regression analysis indicated that DB use had a moderating effect on the relationship between convenience and CS and the relationship between ECE and CS. DB use encouraged increased positive relationships between convenience and CS, and moderated the relationship between ECE and CS in a negative direction.

Practical implications – ECE and security for DBs is weak. Therefore, bank executives need to improve these areas through real-time customer services and adding authentication procedures.

Originality/value – Unlike previous studies, this study proposed a model that reveals differences in CE between traditional and DB users. It explored the effects of CE on CS to contribute to the continued development of South Korean DBs.

Keywords Customer experience, Security, Convenience, Customer satisfaction, Digital bank, Employee-customer engagement

Paper type Research paper

Introduction

Digital Banks (DBs) operate through interfaces such as telephones, the internet and mobile devices (Cortiñas *et al.*, 2010; Sundarraj and Wu, 2005). TB account opening and loan approval services are generally available only at branch offices. TB internet banking services are primarily auxiliary services, such as account inquiries and fund transfers. Conversely, DB services, such as opening accounts, applying for loans, and domestic and international fund transfers, are available 24 h a day and 365 days per year. Allowing DBs to reduce costs dramatically because they do not have to maintain physical branch offices; they are simultaneously able to offer their customers higher interest rates and lower fund transfer fees than TBs. Therefore, a DB is a fundamentally different concept from the TB's existing internet banking services, which have been used as a complementary means to attract customers (Jung, 2006).

The establishment of DBs has significant implications for banking because they affect customer interfaces and technological developments in the sector. DB first appeared in the USA in 1995 and in Europe later that year. Japan launched its first DB in 2000, followed by China in 2014. To enhance the international competitiveness of South Korea's financial industry, the government authorized two DBs in 2016, K-Bank and Kakao Bank. They launched account

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opening and loan services through non-face-to-face applications, along with higher interest rates and lower funds transfer fees than TBs, resulting in a surge of over seven million customers for their first year of operation.

South Korea's DBs were expected to compete with TBs in three aspects. First, "expansion of time and space" made it possible to open an account and use financial services via mobile apps anytime and anywhere. Second, "market expansion" made it possible to attract customers with low credit scores by building a big data-based credit rating system that uses non-financial mobile payment information and social media activity history, as well as financial information. Third, "online penetration" made it possible to meet financial customers' needs. According to Taylor and Silver (2019), 90 percent of South Koreans regularly access the internet and 95 percent own smartphones.

Furthermore, South Korea's DBs have advantages in improving convenience and usefulness for customers by utilizing cutting edge information communication technologies (ICT). Table I presents a comparison of internet banking services offered by traditional banks (TBs) and DBs. Using the internet for banking services is considered a financial innovation as its primary objective is to improve financial benefits for customers. However, internet use also helps with reducing costs as less face-to-face contact with customers is required. In turn, customers enjoy the ease of use and fast service of an online banking system; they no longer need to abide by bank office hours or wait in phone queues to contact their service associates (Zook and Smith, 2016).

Technological advances have changed the way in which financial services are transacted. Byers and Lederer (2001) show that changing technologies and consumer preferences have a significant effect on success of bank service strategy. The proliferation of IT and ubiquitous connectivity increases consumer demand for convenience. The most important issues in DB are securing new customers, preventing customers from leaving and

Traditional bank services	Digital bank services
Opening an account	
Bank visit required	Online
Join/Log In	
Authentication certificate, One time password	Biometric authentication + ID
Available services	
Branch	
Deposit, Loan, Transfer, Lookup	Deposit, Loan, Transfer, Lookup
Online	
Transfer, Lookup	
Open hours	
Branch	
9 to 16, weekday	24 h, 365 days
Online	
24 h, 365 days	
Interest rate	
Conventional bank rate	Lower loan rate, and higher deposit rate than traditional banks
Loan review	
Bank visit → submit documents related to loan → check personal credit → authorization	Online login → loan application → big data analysis → authorization

Source: KT, Digital Bank Review (2018)

Table I
Differences between traditional and digital bank services

maintaining sustainable management. It is, therefore, necessary to understand customer satisfaction (CS) drivers to strengthen DB service marketing (Grönroos, 1984).

Despite the high DB prospects, DB market share within the South Korean banking industry was estimated to be only 1.7 percent one year after their launch (Kim, 2018). DB stakeholders are wondering about the reasons for this poor performance in South Korea. In the first half of 2018, K-Bank, with 760,000 accounts, recorded a loss of 83.8bn won (approximately US$74m) and Kakao Bank, with 6,180,000 accounts, reported a loss of 104.5bn won (approximately US$92.6m). To find the causes of low South Korean DB popularity and financial loss, it is necessary to compare experience and satisfaction between TB and DB customers not least because CS may be crucial for customer retention (Susanto *et al.*, 2016).

In spite of the importance of studying the performance of DBs in South Korea, however, most previous DB research was performed before DB was launched. Additionally, few studies investigate actual DB users' perceptions of customer experience (CE) and satisfaction compared with TB users. In particular, although recent studies have examined the internet and mobile banking services and their relationship with CS (Amin, 2016; Saleem *et al.*, 2016), service marketing research has not been conducted on actual DB users in South Korea. Therefore, there is a call for studies that examine how CS and positive customer perception are formed in the DB business. This study aims at providing a comprehensive insight into the decision factors affecting CS. In particular, we attempt to empirically identify the influence of CE on CS perception. For management purposes, it is necessary to compare CE and satisfaction between TB and DB users to find the causes of low subscribers and financial loss of DBs. This study therefore contributes to the subject area by examining and comparing the relationships between CE and satisfaction with TBs and DBs.

Theoretical framework

Customer experience and satisfaction

The marketing field considers accommodating customer needs vital for improving CS (Bhattacherjee, 2001; Oliver, 1980). The expectancy disconfirmation theory is a common explanation of CS – it proposes that CS is determined by the consistency between the level of expected and actual performance (Oliver, 1980). Oliver (1981) defines CS as "the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the customer's prior feelings about the consumption experience." According to the theory, CS with products or services is achieved when their experience meets or exceeds their expectations (Bhattacherjee, 2001; Kotler, 1991). The customer develops value when he or she experiences the product or service (Oliver, 1980). Confirmation and usefulness are major satisfaction determinants (Bhattacherjee, 2001). The expectancy disconfirmation theory implies that improving CEs can provide value to both companies and their customers, for example, by enhancing CS with products and services, increasing positive word-of-mouth recommendations, and retaining existing customers (Reichheld *et al.*, 2000). The expectancy disconfirmation theory has been extensively used in service marketing literature to determine satisfaction levels after consumers experience services. To create a continuous demand for DBs, utilized mainly via the internet or mobile devices, it is important to improve CS by providing experiences that meet or exceed expectations.

Verhoef *et al.* (2009) suggest that CE is influenced by factors that can be controlled by the company (e.g. service interface, mood, assortment, and price) and factors beyond the company's control (e.g. influences of others and shopping purposes). Ghose (2009) defines the CE as the user's interpretation of all interactions with the brand. Meyer and Schwager (2007) define CE as an internal and subjective customer response that occurs when a customer makes direct or indirect contact with a company. The difficult part of defining a CE is that it is linked to emotion and is completely internal. Furthermore, CE occurs mainly when contacting a business (Garg *et al.*, 2014).

Linking CE to CS. Davis (1989) assumes that perception of usefulness factors affect customer behavior when using new technology. Alalwan *et al.* (2016) find that usefulness, self-efficacy, and trust are predictors of customers' telebanking use in Jordanian banks. In the scale development process, Garg *et al.* (2014) select 14 CE factors – convenience, employees, customer interaction, speed, service scape, core service, customization, value addition, marketing mix, service process, presence of other customers, online functional elements, and online hedonic and online aesthetic elements. Telephone, internet and mobile channels play an important role in bank survival through the convenience of the major DB service channels and the ability to access the service anytime and anywhere (Daniel, 1999; Mols, 2001; Sundarraj and Wu, 2005). CE arises from their interactions with companies that create mutual value (Gentile *et al.*, 2007). Early e-banking services had many problems and customers were dissatisfied; online service security was not high and users distrusted it. Similarly, additional research is needed on CE of the recently launched DB. Dholakia and Dholakia (2004) emphasize that security is an important factor in bank services that require user information management. Customers still rely on non-internet banking services such as ATMs because of their security and privacy concerns (Hanafizadeh *et al.*, 2014; Pikkarainen *et al.*, 2004). The literature also shows that perceptions of web security affect users' attitudes toward mobile banking (Cheng *et al.*, 2006) and the lack of security and privacy decreases user satisfaction in the smartphone banking services (Chen, 2012). Therefore, banks need to address security and privacy concerns, which are major factors impeding the use of internet banking services (Pikkarainen *et al.*, 2004).

The dimensions of CS were determined by the mood or hygiene in the bank premises, accessibility of the various services, the involvement of customers or banking activities and the financial benefits that customers receive (Mandal, 2015). In the context of the online banking sector, previous studies have identified various factors that determine CS. Some studies suggested that CS is driven by website characteristics (Anderson and Swaminathan, 2011; Liébana-Cabanillas *et al.*, 2013). Some other authors proposed that antecedents of CS with electronic banking include design, information content and speed (Poon, 2008; Yoon, 2010).

Compared with studies in other countries, little research on actual CE and satisfaction has been conducted in the South Korean DB context. To understand customers' general view of DB, it is necessary to study the effect of CE on CS and bank marketing from the holistic perspective. This study integrates security and employee-customer engagement (ECE) for the South Korean DB customer's perception analysis.

Applying CE to Korean DB. There are many previous studies on CE exploring various factors; however, we focused on key CE factors related to global bank service marketing. The 14 factors proposed by Garg *et al.* (2014) and the eight proposed by Fatholahzadeh *et al.* (2011) consider the online and offline effects. As a first step, we selected ten experience factors used in multinational bank research: convenience, perceived value, usefulness, customization, brand trust, service process, service-scape, service quality, innovation and functional quality.

To develop the research model, we considered the following questions to be critical: What kind of influence can be assumed between experience factors of customers who transacted with DB and TB? What path can be set as a hypothesis? Therefore, as a second step, we conducted a discussion with five employees working in DBs and five in TBs. In-depth interviews were conducted three times from November 2017 to May 2018.

We explained the relationship between the influence of the ten factors and the effect on CS to the business experts, and asked them to select four factors of CE that should be prioritized in DB. Questions were of four types: opening; introductory; key; and ending questions (Krueger and Casey, 2009). Opening questions asked about the bank's efforts and methods to satisfy its customers. Introductory questions asked about the policies that banks currently

enforce to improve CS and how they monitor CE. The key question was the prioritization of CE factors that affect CS. Ending questions asked reasons for their prioritization.

Furthermore, we asked them to choose items that should be included in the experience factors of Korean banking customers considering customer and regional characteristics. Consequently, we integrated security as a technical factor in the emergence of Korean DBs. We further integrated ECE to see if the DB, which has a non-face-to-face interface, responds effectively to its customers.

As a final step, we described the CE factors from previous studies to five university professors in business administration who had more than ten years of research experience. We shared the results of the experience factors selected by the business experts with professors and sought their opinions on which items are important. As a result, we proposed four areas of CE – usefulness, convenience, ECE and security (Figure 1).

Hypotheses development

In this study, we propose hypotheses that four factors affect CS. The effect of each factor on CS in DB and TB was described. CS with DBs may be dependent on whether or not expectations in CE dimensions are met after using DBs.

Usefulness. Usefulness refers to the degree to which financial benefits and useful information can be obtained by using the banking service (Kazi, 2013; Lederer *et al.*, 2000; Sharman and Kirsty, 2006). Specifically, usefulness increases when less time is required to use the service, interest rates are high, transfer fees are low and searching financial products is easy (Alalwan *et al.*, 2016; Sharman and Kirsty, 2006). Many researchers have reported that usefulness is related to CS (Alalwan *et al.*, 2016; Dootson *et al.*, 2016; Klaus, 2013; Sayar and Wolfe, 2007). For example, Casaló *et al.* (2007) suggest that bank website usefulness contributes to CS. Additionally, Nasri and Charfeddine (2012) find that usefulness is an important factor in Tunisian bank customers' decisions to use it. Usefulness may be higher for DBs than TBs because DB services are faster, interest rates are higher, transfer fees are lower and financial information is better than TBs (Alalwan *et al.*, 2016; Klaus, 2013). The relationship to usefulness is tested and thus it is hypothesized that:

H1a. There is a difference in usefulness between DB users and TB users.

H1b. DB use has a moderating role that contributes to increasing a positive relationship between usefulness and CS.

Convenience. Convenience is defined as the ability to reduce customers' non-monetary costs, such as time, energy, and effort, required to purchase goods and services (Berry *et al.*, 2002; Chang and Polonsky, 2012). Specifically, convenience is related to factors such as bank location, hours of operation, the travel distance to reach a bank office, space in the parking lot and ATM availability (Levesque and McDougall, 1996; Oppewal and Vriens, 2000). In other words,

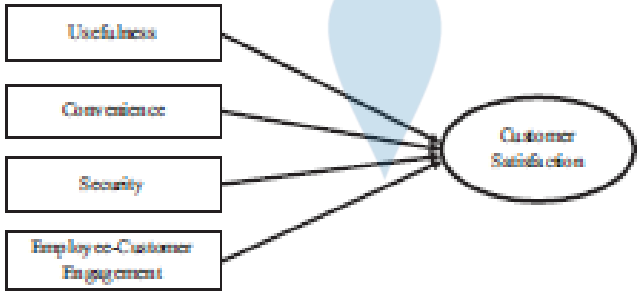

Figure 1.
Conceptual model of customer experience and satisfaction

convenience is a means to decrease the amount of time and customer effort to use banking services (Colwell *et al.*, 2008). Jun and Palacios (2016) recognize convenience as one of the main qualities of US mobile banking, affecting CS positively (Arbore and Busacca, 2009; Keisidou *et al.*, 2013; Knutson *et al.*, 2007). Convenience may be higher for DBs than for TBs because DB customers do not need to visit a bank office to use banking services (Garg *et al.*, 2014; Jun and Palacios, 2016). The relationship to convenience is tested and thus it is hypothesized that:

H2a. There is a difference in convenience between DB users and TB users.

H2b. DB use has a moderating role that contributes to increasing a positive relationship between convenience and CS.

Employee-customer engagement (ECE). ECE refers to the kindness and attitude of bank staff responding to customer service requests (OCass and Grace, 2004; Rahman, 2006; Sheu *et al.*, 2009; Verhoef *et al.*, 2009; Zhang *et al.*, 2008). Bank employees play an important role in service delivery and customer complaint management because they interact with customers directly (Karatepe and Aga, 2016). Bank employees must be friendly, competent and able to build trust with their customers (Garg *et al.*, 2014; Verhoef *et al.*, 2009). Mhama and Ezepue (2018) suggest that a customer's experience of a DB is related to employee-customer interaction through its online interface. Based on advanced digital technologies, DBs have been strengthening customer participation through financial transactions (Adobe, 2016). DBs may be stronger for ECE than TBs because DBs better understand customer requirements, engage interactively, and respond quickly to customer inquiries (Chi and Gursoy, 2009; Karatepe and Aga, 2016; Yee *et al.*, 2010). However, there is limited research on ECE as a concept in DB services marketing in South Korea, hence the following hypothesis is suggested:

H3a. There is a difference in ECE between DB users and TB users.

H3b. DB use has a moderating role that contributes to increasing a positive relationship between ECE and CS.

Security. Security refers to the level of privacy and safety inherent in a system (Siponen, 2000; Vatanasombut *et al.*, 2008). Security can build trust in banking services by providing customers with protection against infringement of personal information. Previous studies find that security is one of the key elements of CE that is related to CS with mobile banking (Akinci *et al.*, 2003; Hanafizadeh *et al.*, 2014; Jun and Palacios, 2016; Martins *et al.*, 2014). Nasri and Charfeddine (2012) argue that banks must improve security to protect consumers' personal and financial information, which contributes to customer trust. Sayar and Wolfe (2007) investigate why the Bank of Turkey attracts more customers than the Bank of England. Of importance is that the Bank of Turkey uses security technology to avoid internet fraud. DBs use biometric technology such as advanced fingerprint authentication. Furthermore, DBs may be safer from financial fraud and cyber-attacks than TBs (Hanafizadeh *et al.*, 2014; Jun and Palacios, 2016; Martins *et al.*, 2014). However, there is limited research on security as a concept in DB services marketing in South Korea, hence the following hypothesis is suggested:

H4a. There is a difference in security between DB users and TB users.

H4b. DB use has a moderating role that contributes to increasing a positive relationship between security and CS (Table II).

Methodology

Sampling and survey procedure

Subjects who used TBs and DBs in South Korea were surveyed from August to September 2018, one year after the opening of the first DB in South Korea. To avoid sample selection

Variables	Measurement instruments	Constructs definitions	Literature evidence
Usefulness	The time required to use DB service is less than TB service DB is likely to offer preferential interest rates to TB DB is better than TB because deposit/withdrawal/loan service can be used on mobile banking DB service is better than TB service because customers can open accounts and apply for loans without visiting banks DB requires lower transfer fees than TB The financial service of DB is more credible than that of TB DB financial service is easier to access and search financial products than TB financial service DB's mobile application is better designed to meet the expectations of financial customers than TB's	Usefulness of service utilization	Alalwan *et al.* (2016), Kaura *et al.* (2015), Kazi (2013), Keisidou *et al.* (2013), Klaus (2013), Levy and Hino (2016), Mbama and Ezepue (2018), Parasuraman *et al.* (1988), Sayar and Wolfe (2007), Schmitz *et al.* (2016), Sharman and Kirsty (2006)
Convenience	DB service is hassle-free because there is no waiting list Because DB service is accessible 24 h a day, it is more innovative than TB service DB service is available on wired and mobile, so financial services are available without visiting banks It is expected that DB service will provide better financial transaction information than TB When dealing with customers without a branch, DB service that analyses customer credit level using big data is more innovative than TB service	The degree to which the customer can use the service conveniently	Arts *et al.* (2011), Baba (2012), Dootson *et al.* (2016), Garg *et al.* (2014), Jun and Palacios (2016), Keisidou *et al.* (2013), Klaus and Maklan (2013), Knutson *et al.* (2007), Patsiotis *et al.* (2012)
Security	The level of online security of DB is higher than that of TB DB service is safer from cyber-attack than TB service DB service is safer from financial fraud than TB service	Service-related safety	Akinci *et al.* (2004), Hanafizadeh *et al.* (2014), Jun and Palacios (2016), Martins *et al.* (2014), Sayar and Wolfe (2007)
Employee-customer engagement	DB's telephone and e-mail agents understand customer requirements better than TB's agents DB's telephone and e-mail agents conduct better interactive customer support than TB's agents DB's telephone and e-mail agents can respond more quickly to customer inquiries and requests than TB's agents	Transactional relationships between employees and customers	Chi and Gursoy (2009), Garg *et al.* (2014), Karatepe and Aga (2016), Karatepe *et al.* (2005), Yee *et al.* (2010)
Customer satisfaction	DB user interface is more satisfactory than that of TB DB financial service is more satisfactory than that of TB Overall DB service is more satisfactory than that of TB	Positive emotional state of service experience	Amin (2016), Anderson and Swaminathan (2011), Keisidou *et al.* (2013), Mandal (2015), Poon (2008)

Table II. Measurement instruments of customer satisfaction and customer experience

bias and to compare both DB and TB customers, we extracted the sample as follows. First, South Korean DB customers who have used the bank in the past may have favorable preconceptions about the DB service. Therefore, it is necessary to include TB customers who have experienced a DB service. At the same time, we included a statement explaining DB service and characteristics to both TB and DB customers in the first part of the questionnaire.

An online survey was conducted. The authors' acquaintances were asked to respond to a Google questionnaire using the smartphone talk app, KakaoTalk. Initial respondents were asked to pass the survey on to their acquaintances to increase the number of respondents, which may be considered snowball sampling. It is, however, well known that the online survey response rate tends to be low. Therefore, soft drink coupons were offered to the respondents through the KakaoTalk app. In addition to the online survey, the offline method was conducted to include diverse populations. We surveyed customers who attended an insurance company product briefing session. Before the survey, we briefly explained the outline of the DB. Ballpoint pens were offered to the respondents in the face-to-face survey. This study collected 314 responses from the online survey and 218 from the offline survey. A total of 532 respondents were surveyed. However seven respondents who stopped responding or made errors during the survey were excluded from this study. As a result, 525 respondents were finally selected and analyzed.

Construct validity

The answer to each survey item consisted of a five-point Likert scale, with a value of one to five assigned to each response: strongly disagree (1), disagree (2), neither agree or disagree (3), agree (4) and strongly agree (5). A response mean ranging from one to five was calculated for each survey item. Exploratory factor analysis (EFA) was conducted to extract factors (dimensions) of CE (Table III). The EFA extracted four factors with the Varimax rotation method, and presented a KMO measure of sampling adequacy of 0.91, and Bartlett's test of sphericity of 5,557.91 ($p < 0.001$). Confirmatory factor analysis (CFA) was also performed in Amos 22 by using the information from the EFA (see Figure 2 for CFA). The model fit statistics indicated that the model fits the data reasonably, with an RMSEA value of 0.07. The factor loadings in the CFA were reasonably high and confirmed that the same items that were presented in the EFA could be used to represent the factors.

Table IV shows the factor analysis and other relevant statistics. The first, second, third and fourth factors included eight, five, three and three items, respectively, with various factor loadings. All Cronbach's α and composite reliability tests were acceptable, with the correlation coefficients indicating the existence of convergent validity. The comparison of MSV and AVE values show the existence of discriminant validity for all factors. Finally, a separate EFA was performed for three items, such as interface, financial and service satisfaction, in the dependent variable of CS. The factor loadings were 0.70, 0.80 and 0.84 and item-total correlations (ITCs) were 0.63, 0.72 and 0.72 for interface, financial and service satisfaction, respectively. In addition, both Cronbach's α (0.82) and composite reliability (0.83) were acceptable.

The items in the first factor primarily represented the usefulness of banking services including fast service, interest rate, deposit/withdrawal/loan services, opening an account, fund transfer fee, financial service credibility, accessibility to financial products and mobile application, with the factor called "usefulness." The second factor was associated with the convenience of using banking services including no waiting list, 24 h service per day, service without visiting the office, providing financial transaction information, and easiness of checking customer credit level, with the factor called "convenience." By contrast, the third factor was closely related to the security of bank service, including protection from

Items		Component 1	2	3	4	ITC
1.	The time required to use DB service is less than the TB service	0.78		0.23	0.11	0.70
2.	DB is likely to offer preferential interest rates to TB	0.75	0.12			0.62
3.	DB is better than TB because deposit/withdrawal/loan service can be used on mobile banking	0.68	0.36			0.62
4.	DB service is better than TB service because customers can open accounts and apply for loans without visiting banks	0.66	0.29	0.18	0.16	0.67
5.	DB requires lower transfer fees than TB	0.66	0.14	0.35	0.18	0.69
6.	DB financial service is more credible than that of TB	0.62	0.27	0.25	0.19	0.68
7	DB financial service is easier to access and search financial products than that of TB	0.53	0.38	0.27	0.22	0.65
8.	DB's mobile application is better designed to meet the expectations of financial customers than TB's	0.50	0.18	0.43	0.19	0.61
9.	DB service is hassle-free because there is no waiting list	0.17	0.83			0.71
10.	Because the DB service is accessible 24 ha day, it is more innovative than the TB service	0.17	0.82			0.71
11.	DB service is available on wired and mobile, so financial services are available without visiting banks	0.21	0.78		0.13	0.71
12.	It is expected that the DB online service will provide better financial transaction information than TB	0.15	0.69	0.23	0.15	0.62
13.	When dealing with customers without a branch, DB service that analyzes customer credit level using big data is more innovative than TB service	0.31	0.63	0.18	0.17	0.62
14.	DB service is safer from cyber-attack than TB service	0.23		0.85	0.10	0.82
15.	DB service is safer from financial fraud than TB service	0.26		0.84	0.16	0.80
16.	The level of online security of DB is higher than that of TB	0.14	0.16	0.83	0.21	0.74
17.	DB's telephone and e-mail agents conduct better interactive customer support than TB's agents	0.19	0.12	0.24	0.83	0.75
18.	DB's telephone and e-mail agents understand customer needs better than TB's agents		0.35	0.11	0.83	0.67
19.	DB's telephone and e-mail agents can respond more quickly to customer inquiries and requests than TB's agents	0.23		0.15	0.78	0.65

Notes: ITC, item-total correlation; Extraction method, maximum likelihood; Rotation method, varimax with Kaiser Normalization

Table III.
Exploratory factor analysis rotated component matrix

cyber-attack and financial fraud, and the level of online security, and labeled as "security." Finally, the fourth factor indicated "ECE" including interactive customer support, understanding customer needs, and responsiveness to customer inquiries.

Analytical strategy

To achieve the research goals, we used two analytical approaches. In the first approach, we compared CS and four dimensions of CE between DBs and TB users in South Korea, including customer perceptions of usefulness, convenience, ECE, and security. A one-way ANOVA test was performed to test the difference in means of DB and TB groups. Next, the ordinal regression analysis was performed as the dependent variable of CS as an ordinal variable ranging from 1 to 5. If no significant difference in CS exists between the two groups, the regression analysis is likely to reveal which dimension(s) of CE contribute to it. For that purpose, moderation analysis was performed by creating interaction terms of four dimensions of CE and the DB dummy variable. The first regression model introduced four dimensions of CE along with demographic variables. The second model added interaction terms between these four dimensions of CE and DB dummy variable to evaluate the effect of the introduction of the interaction terms. To create interaction terms, each of the four dimensions of CE were mean centered.

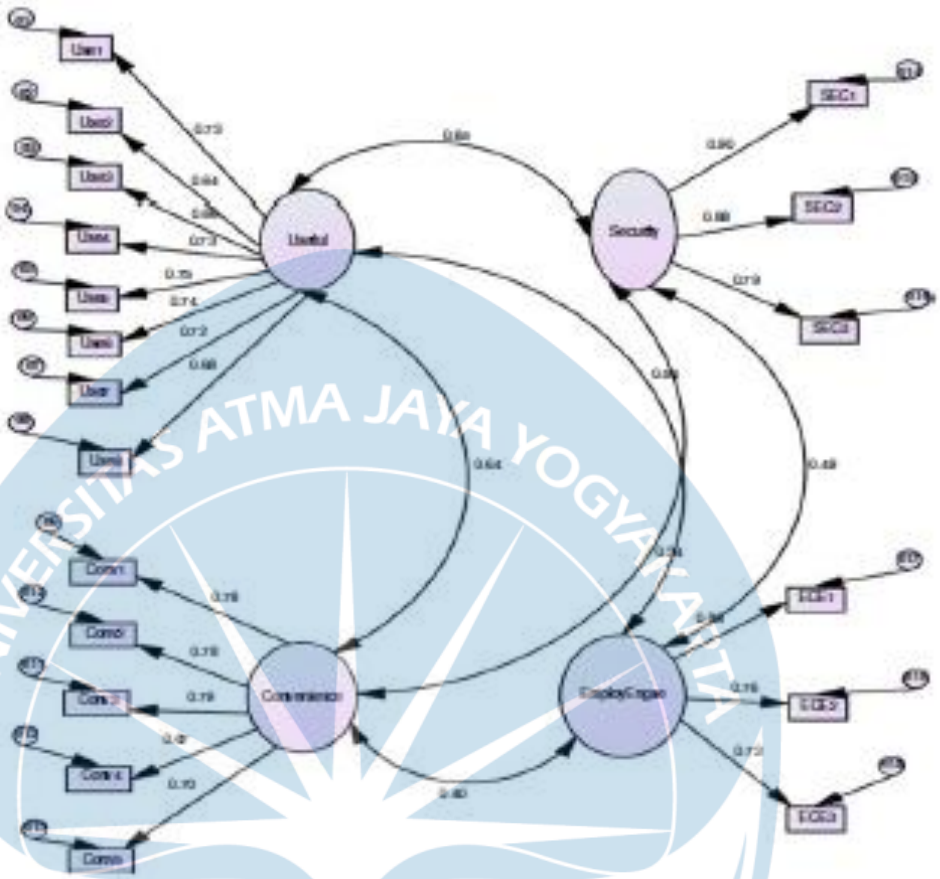

Figure 2.
Internal consistency and construct validity tests

	No. of items	% of variance explained	Internal consistency test (Cronbach's α)	Composite reliability test	Convergent validity (average variation extracted: AVE)	Maximum share variance (MSV)
Factor 1 (Usefulness)	8	21.01	0.887	0.888	0.500	0.416
Factor 2 (Convenience)	5	18.49	0.857	0.862	0.557	0.405
Factor 3 (Security)	3	15.19	0.892	0.894	0.738	0.295
Factor 4 (Employee-customer engagement)	3	12.50	0.830	0.839	0.617	0.238
Dependent variable (customer satisfaction)	3	62.27	0.829	0.832	n/a	n/a

Table IV.
Results of internal consistency and construct validity tests

Notes: Customer satisfaction, the dependent variable: the factor loadings: Interface (0.70) financial (0.80), and service satisfaction (0.84). Item total correlations (ITCs): Interface (0.63) financial (0.72) and service satisfaction (0.72)

The results

Descriptive statistics

Table V presents the descriptive statistics. Out of 525 respondents, 278 (53 percent) currently use only TBs, and 247 (47 percent) respondents currently use DBs. Among the

Variables	n	Attributes	Total sample (n = 525)	Traditional Banks (n = 278, 53%)	Digital Banks (n = 247, 47%)
Category					
Gender	525	Males	335 (63.8%)	183 (65.8%)	152 (61.5%)
		Females	190 (36.2%)	95 (34.2%)	95 (38.5%)
Age	525	Under 19	16 (3.0%)	7 (2.5%)	9 (3.6%)
		20–25	94 (19.9%)	40 (14.4%)	54 (21.9%)
		26–30	83 (15.8%)	40 (14.4%)	43 (17.4%)
		31–35	62 (11.8%)	34 (12.2%)	28 (11.3%)
		36–40	54 (10.3%)	32 (11.5%)	22 (8.9%)
		41–45	64 (12.2%)	28 (10.1%)	36 (14.6%)
		46–50	93 (17.7%)	57 (20.5%)	36 (14.6%)
		51–55	45 (8.6%)	30 (10.8%)	15 (6.1%)
		56–60	10 (1.9%)	8 (2.9%)	2 (0.8%)
		Over 60	4 (0.8%)	2 (0.7%)	2 (0.8%)
Education	525	High school	72 (13.7%)	29 (10.4%)	43 (17.4%)
		College and post college	453 (86.3%)	249 (89.6%)	204 (82.6%)
Annual salary	525	Under 20m won	105 (20.0%)	45 (16.2%)	60 (24.3%)
		20–50m won:	150 (28.6%)	81 (29.1%)	69 (27.9%)
		50m–1bn won:	191 (36.4%)	109 (39.2%)	82 (33.2%)
		1–2bn won	56 (10.7%)	35 (12.6%)	21 (8.5%)
		2–3bn won	13 (2.5%)	5 (1.8%)	8 (3.2%)
		Over 3bn won: (Unit: Korean won)	10 (1.9%)	3 (1.1%)	7 (2.8%)
Asset	525	Under 5m won	126 (24.0%)	57 (20.5%)	69 (27.9%)
		5–10m won	91 (17.3%)	46 (16.5%)	45 (18.2%)
		10–50m won:	105 (20.0%)	60 (21.6%)	45 (18.2%)
		50m–1bn won	65 (12.4%)	39 (14.0%)	26 (10.5%)
		1–3bn won	66 (12.6%)	37 (13.3%)	29 (11.7%)
		3–5bn own	43 (8.2%)	22 (7.9%)	21 (8.5%)
		5–10bn won	13 (2.5%)	6 (2.2%)	7 (2.8%)
		Over 10bn won: (Unit: Korean won)	16 (3%)	11 (4%)	5 (2.0%)
			Min.	Max.	Mean	SD
Interval						
Usefulness	525		1.38	5.00	3.62	0.73
Convenience	525		1.00	5.00	4.07	0.64
Security	525		1.00	5.00	3.41	0.88
Employee-customer engagement	525		1.00	5.00	3.49	0.84
Customer satisfaction	525		1.00	5.00	3.63	0.75

Table V.
Descriptive statistics

total respondents, 335 (63.8 percent) are male, and 190 (36.2 percent) are female. The most common age group for the total sample is between 20 and 25 years old (19.9 percent). By contrast, the most common age group among TB customers is 46–50 (20.5 percent), whereas the 20–25 age group (21.9 percent) is the most common among DB customers. Of all 525 respondents, 453 (86.3 percent) graduated from either a college or a graduate school, and 72 (13.7 percent) graduated from a high school. The percentage of college and post-college graduates among TB customers (89.6 percent) is higher than among DB customers (82.6 percent). The most common annual salary range for the total sample is between 50 and 100m won (approximately US$44,000–88,000), which is also the most common for both TB only (39.2 percent) and DB (33.2 percent) customers. Finally, the most

common financial asset for the total sample (24.0 percent) is less than 5m won (approximately US$4,400). The most common asset range is lower among DB customers than among TB only customers: 5m won (approximately US$4,400) for DB customers (27.9 percent) compared with 10 to 50m won (approximately US$8,800–88,000) for TB only customers (21.6 percent).

Comparison of CEs and satisfaction between DB and TB customers

As shown in Table VI, one-way ANOVA analysis was conducted to compare the means of the four dimensions of CE as well as satisfaction between the TB and DB groups. A significant difference between the two groups was found for usefulness, ECE, and security but not for convenience and CS. The mean of usefulness was significantly higher for the DB group (3.83) than for the TB group (3.43), which was significant at a 0.001 level. By contrast, means of security and ECE were lower for the DB group (3.32 and 3.24, respectively) than for the TB group (3.49 and 3.71, respectively), which were significant at a 0.05 and 0.001 level, respectively.

Moderation analysis with the ordinal regression analysis

Before performing the regression analysis, diagnostic tests were conducted to check for possible violations of the regression assumptions. No variables had missing data ($n = 525$), the data distributions were normal for all variables, and no skewness was detected, as kurtosis and skewness values were within −2 and +2. Therefore, the ordinal regression analysis was performed using SPSS version 22.

Table VII shows the results of the ordinal regression analysis. The results of the first regression model without interaction terms indicated that usefulness, convenience, ECE and security were all significantly and positively related to CS at a 0.001 level except for ECE ($p < 0.01$). Educational level was the only significant variable among the demographic variables, and it was positively related to CS ($p < 0.05$). None of the other variables – DB dummy variable, gender, age, annual salary and asset – were significantly connected to CS. According to the Cox and Snell pseudo-R^2, the variables in the first model explained 66.7 percent of the variation of the CS.

The second model added four interaction terms to the first model to test the moderating effect of the DB dummy variable. However, the second model suffered a multicollinearity issue, and the variation inflation factor (VIF) for ECE was 6.1, which was higher than the generally acceptable range (under 4.0). Therefore, we ran backward regression method to seek the best and parsimonious model that included only significant predictors. The third regression model relieved the multicollinearity issue, and the VIF for ECE was reduced to 3.5 in the third model. The third model showed interesting results. One noticeable change to the four dimensions of CE was that convenience was no longer significant in the third model. The level of significant for ECE was improved from a 0.01 level in model 1 to a 0.001 level in model 3. Conversely, the interaction terms between convenience and DB (Convenience × DB) was positively related to CS at a 0.001 level, and that between ECE and DB (ECE × DB) was negatively related to CS at a 0.05 level. By contrast, both usefulness and security were still

Table VI.
Comparing means of customer experience and satisfaction between TB and DB (ANOVA)

Variables	TB ($n = 278$)	DB ($n = 247$)	Significance level
Usefulness	3.43	3.83	$p < 0.001$
Convenience	4.08	4.06	n/s
Security	3.49	3.32	$p < 0.05$
Employee-customer engagement	3.71	3.24	$p < 0.001$
Customer satisfaction	3.58	3.69	n/s

Variables	1	2	VIF	3	VIF
Gender	n/s	n/s	–	–	–
Age	n/s	n/s	–	–	–
Educational level	0.489* (0.246)	n/s	–	–	–
Annual salary	n/s	n/s	–	–	–
Asset	n/s	n/s		–	–
Usefulness	2.028*** (0.204)	1.816*** (0.271)	5.8	1.996*** (0.174)	2.0
Convenience	0.504*** (0.158)	n/s	2.8	–	–
Security	1.152*** (0.124)	0.999*** (0.180)	3.9	1.161*** (0.121)	1.5
Employee-customer Engagement (ECE)	0.226** (0.123)	0.886*** (0.232)	6.1	0.653*** (0.176)	3.5
DB dummy	0.083 (0.199)	n/s	–	–	
Useful × DB	–	n/s		–	–
Convenience × DB	–	0.698* (0.320)	3.1	0.945*** (0.209)	1.2
Security × DB	–	n/s	–	–	–
ECE × DB	–	−0.724** (0.277)	4.4	−0.863* (0.223)	2.8
−2 log likelihood	1,698.00	1,686.55		1,500.15	
Likelihood ratio χ^2	576.60***	589.404***	–	578.32	
Pseudo R^2 Cox and Snell	0.667	0.674	–	0.668	

Notes: $n = 525$. 1. Unstandardized regression coefficients are shown. Standard errors are in parentheses. Regression coefficients are not shown because they are not significant at a 0.05 level. Two-tailed test. *$p < 0.05$; **$p < 0.01$; ***$p < 0.001$

Table VII.
Ordinal regression analyses of customer satisfaction

positively associated with CS at a 0.001 level. Unlike these variables, the interaction terms between usefulness and DB and security and DB and also all demographic variables failed to show any significant relationship with CS. According to the Cox and Snell pseudo-R^2, the variables in the third model explained 668 percent variation of CS.

Discussion and conclusion

Interpretation of findings

The one-way ANOVA analysis suggests that DBs have advantages over TBs for usefulness. DB customers seem to enjoy fast service, high interest rates, ease in opening accounts, low fund transfer fees, high financial service credibility, easy accessibility to financial products and mobile application. DBs, however, have some disadvantages compared with TBs in areas of ECE and security. Being inconsistent with our expectation, DBs were not perceived as more convenient than TBs. This may be related to the fact that approximately 90 percent of TB customers use smartphone bank applications. Also, IT technologies in South Korea have developed quickly, and TB mobile applications have also evolved rapidly. For instance, TBs in South Korea have been attempting to improve banking services by incorporating advanced information technologies. TBs developed smartphone banking applications when the smartphone appeared in South Korea in 2007. Also, 1 Gbps wired internet and wireless LTE were available nationwide, and smartphone ownership is 95 percent among adults. Personal portable terminals such as smartphones, tablet PCs and laptops are widely available too, which allows South Korea to have a high performing IT infrastructure. Paradoxically, these ICT have made it difficult for DBs to create a higher level of convenience than that offered by TBs. In addition, DBs in South Korea were launched much later than those in other countries. DBs have existed in the USA, Europe and Japan since 2000, but were not launched in South Korea until 2017, allowing Korea's TBs sufficient time to prepare for their new competitors. Therefore, TB customers do not experience much inconvenience in comparison with DB customers. To make DBs more convenient than TBs, customer friendly and easy to use smartphone applications are needed.

The moderation analysis with the ordinal regression analysis showed that convenience became insignificant when the interaction term between convenience and DB was introduced. The interaction term was significantly and positively related to CS, suggesting that DB has a moderating effect on the relationship between convenience and CS and convenience does not have a main effect on CS. In other words, convenience was more strongly and positively linked to CS for DB than TB customers, and the relationship between convenience and CS is partially dependent on whether or not a customer uses DB. Conversely, the interaction terms between ECE and DB were inversely connected to CS and being a DB customer moderates the relationship between ECE and CS in a negative way. DB customers' ECE expectations are not likely to be met, which may adversely affect DB users' CS. Unlike convenience and ECE, however, DB does not have a moderating effect in the relationship between usefulness and CS or between security and CS. Rather, the main effects were found to be on usefulness and security, which are strongly connected to CS regardless of DB use.

These findings may suggest that these CE dimensions for DB may cancel each other out as DBs have both some advantages and disadvantages over TBs. Consequently, no significant difference in overall CS exists between TB and DB customers. DB customers' experience of ECE and security may not meet their expectations, although the level of usefulness experienced by DB customers is higher than that of TB customers. TB customers may still be more familiar with face-to-face interactions that they experienced with TB tellers in a bank office than DB's internet customer services. To improve ECE, DBs may need to develop real-time customer assistance with 24 h live chat and quick responses to customer e-mails.

Regarding security, TB customers are accustomed to double authentication checks via an official authentication certificate and a one-time password issued by their banks. DB customers may feel insecure with one-step fingerprint authentication. Therefore, DBs may need to add other biometric authentication technologies such as facial and voice recognition. Additionally, DB executives should make an effort to improve their customers' perceptions of security through advertisements that highlight the merits of biometric authentication.

In addition to the above suggestions, further considerations may be required for DBs. The most common reason for using a TB is for deposits and withdrawals (50.7 percent) rather than funds transfers (36.4 percent). By contrast, the most common reason for using a DB is transferring funds (42.1 percent) rather than making deposits and withdrawals (38.1 percent). Therefore, DBs need to employ measures to attract more customers for deposits and withdrawals. To achieve these goals, they may need to consider increasing interest rates and making cash withdrawal process more convenient by increasing the number of ATMs. In addition, DBs are more popular among young adults than among the middle-aged, and therefore DBs need marketing efforts targeting middle-aged adults.

Scientific implications

Because most previous studies were carried out before the DB business model was launched, they researched the perceptions of those who did not fully understand the DB and had not experienced DB service. At this time, it is a matter of whether the new DB financial technology business model has a soft landing in the financial market or not. Therefore, this study is academically significant because it explores the perception and behavior of DB's financial customers according to the launch of DBs the first year.

Given expectancy disconfirmation theory, the following interpretation of the findings is possible. Customers' DB experience meets or exceeds their expectations of usefulness. However, in terms of ECE, security and convenience, DB services do not meet expectations. Therefore, CS with DBs is not higher than that with TBs because DBs' advantages of usefulness may be negated by the disadvantages of ECE and security.

Managerial implications

Even one year after the DB was launched in South Korean, the growth of DB customers is stagnating. To identify why existing TB bank customers do not switch to DBs and to find ways of improving and sustaining DBs, this study investigated the gap in customer perception of both TB and DB services, providing meaningful implications for future DBs. We expect to provide practical assistance to DBs because this study explains what factors are associated with DB CS. To improve CS, DBs should develop strategic alternatives to enhance CE in ECE and security.

This study highlights the difference in service expectations between DB and TB customers. It is particularly meaningful to reveal the gap in perception among actual users through CE of Korean DBs and TBs. This study can help DBs with reducing the recognition gap between customers and bank practitioners. To maintain existing customers and attract new customers in the intense competition with TBs, this study verified the benefits and risks of DB services actually recognized by customers, which contributes to establishing effective customer strategies.

In addition, we expect to be able to provide practical assistance to the DBs because this study explains what factors affect CS of DB. To improve the CS, DBs should be able to develop the strategic alternatives to control and manage the experience factors.

Limitations of the study

A few limitations of the current work deserve attention. First, as indicated earlier, TB customers responded to their experience and satisfaction regarding mainly TBs and the same is true for DB customers. Therefore, it may not be appropriate to directly compare the results of a survey from these two groups and readers need to exercise caution in the interpretation of the findings. In addition, future researchers need to select customers who have used both TBs and DBs and ask about their CE and satisfaction with both to make direct comparison possible. Second, the customer perception survey was conducted only one year after DBs were launched, and we could not exclude the possibility that subjects responded to the questionnaire with an incomplete understanding of the DB concept despite being provided with survey reference materials. Third, the sampling technique is considered convenience sampling at best; the sample also did not cover all regions in South Korea. Therefore, a probability sampling technique should be desirable for future research. Fourth, we derived four dimensions of CE that highlight DB characteristics compared with TBs; however, these dimensions may not represent all DB characteristics. Researchers need to develop and introduce additional important dimensions in future studies, specifically, those important to the South Korean banking industry. We also assumed that CS is significantly and positively related to customer loyalty and the intention to reuse. However, we have not included them in the present analysis and future researchers need to test them using the structural equation modeling technique. Finally, DBs have only been in the South Korean market for two years and people may not have had enough time to use them. Therefore, future researchers may find different results if they include a larger number of DB customers in their sample along with an expanded DB market share.

Conclusion

Despite the limitations discussed above, the current findings imply that DBs need to improve ECE, security and convenience to meet customers' expectations and improve their satisfaction. To reinforce weak areas, DBs may consider the following business alternatives. First, real-time customer services via chat robots using artificial intelligence and increasing the number of customer service associates may be necessary to improve DB CS. Second, extra authentication processes beyond finger prints may be needed to enhance DB customers' sense of security. Third, DBs need to increase the number of ATMs to make cash withdrawals more

convenient and attract more customers who are interested in using banks for deposits and cash withdrawals as well as funds transfers. Finally, DB executives in South Korea have discussed creating branch offices to improve face-to-face ECE and convenience. However, such a move is likely to weaken the DB advantages and lead to a return to TB system. DBs may still have growth potential if they overcome these weaknesses.

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LAMPIRAN III

KUESIONER PENELITIAN

Halooooooo.... Perkenalkan saya Veronika Guling, mahasiswa Program Magister Manajemen Universitas Atmajaya Yogyakarta (UAJY). 👏👏

Saat ini saya sedang melakukan penelitian mengenai PENGALAMAN NASABAH TERHADAP KEPUASAN DIMODERASI DIGITAL SERVICE CHANNELS DAN PENGARUHNYA PADA LOYALITAS NASABAH BRI DI WILAYAH YOGYAKARTA, dengan melakukan pengukuran pada beberapa fokus area, seperti: Kegunaan, kenyamanan, keamanan, keterlibatan karyawan-nasabah, kepuasan nasabah, loyalitas nasabah.

Oleh karena itu, saya mohon kesediaan dan partisipasi Bapak/Ibu/Saudara/i nasabah BRI untuk mengisi kuesioner berikut berdasarkan pengalaman yang sebenarnya. Perkiraan waktu pengisian kuesioner berkisar antara 5-10 menit. Data yang terkumpul akan dipergunakan untuk kepentingan penelitian dalam rangka penyelesaian tesis saya dan tidak untuk disebarluaskan.

Atas perhatian dan kesediaan Bapak/Ibu/Sdr/i untuk berpartisipasi, saya sampaikan terima kasih.🙏🙏

Petunjuk pengisian

1. Tulislah terlebih dahulu identitas anda pada kolom yang sudah disediakan.
2. Pertanyaan yang ada mohon dibaca dan dipahami dengan sebaik-baiknya sehingga tidak ada pertanyaan yang tidak terisi atau terlewati
3. Isilah dengan jawaban yang paling sesuai dengan keadaan Anda dengan memberi cek (√) dari pertanyaan/pernyataan di bawah ini:

   STS: Sangat Tidak Setuju

   TS: Tidak Setuju

   N : Netral

   S : Setuju

   SS: Sangat Setuju

Profil responden

a. Jenis Kelamin
   - o Laki-laki
   - o Perempuan

b. Usia
   - o ≤ 23 tahun
   - o 24 - 39 tahun
   - o 40 - 55 tahun
   - o 56 - 74 tahun
   - o ≥ 75 tahun

c. Jenjang pendidikan
   - o SMP/SMA/SEDERAJAT
   - o DIPLOMA-S1
   - o S2-S3

d. Pekerjaan :
   - o Pelajar
   - o PNS - BUMN
   - o Swasta - Wiraswasta
   - o Ibu Rumah Tangga
   - o Lainnya

e. Pendapatan
   - o < 5.000.000
   - o 5.000.000 - < 10.000.000
   - o 10.000.000 - < 15.000.000
   - o 15.000.000 - < 25.000.000
   - o > 25.000.000

f. Lama menjadi nasabah
   - o < 2 th
   - o 2 th – 5 th
   - o > 5 th

g. Jenis Tabungan yang dimiliki

- SIMPEDES
- BRITAMA
- BRITAMA dan SIMPEDES

h. Fasiltas *e-banking* BRI yang digunakan saat ini adalah

- BRIMo
- *Internet banking*
- *Mobile* Banking
- SMS Banking
- Tidak menggunakan

Pernyataan

No	Pernyataan	STS	TS	N	S	SS
KEGUNAAN						
1	Waktu yang dibutuhkan untuk menggunakan layanan e-banking BRI lebih singkat					
2	Saya dapat menggunakan e-banking BRI untuk layanan setoran / penarikan / transfer/ pembelian /pembayaran					
3	Menggunakan e-banking BRI akan meningkatkan kualitas layanan perbankan saya					
4	Menggunakan e-banking BRI meningkatkan efisiensi layanan perbankan saya					
5	Menggunakan e-banking BRI memfasilitasi layanan perbankan saya					
KENYAMANAN						
1	Layanan e-banking BRI tidak merepotkan karena tidak ada daftar tunggu					
2	Layanan e-banking BRI melalui kabel dan seluler, sehingga layanan keuangan tersedia tanpa mengunjungi bank					
3	Layanan e-banking BRI dapat memberikan informasi transaksi keuangan dengan baik					
4	Saat saya melakukan transaksi dengan layanan e-banking BRI dapat menghemat waktu dan tenaga					
5	Layanan e-banking BRI dapat diakses kapan saja dimana saja (24 jam sehari)					
KEAMANAN						
1	Layanan e-banking BRI aman dari serangan cyber					
2	Layanan e-banking BRI aman dari kecurangan keuangan					
3	Tingkat keamanan e-banking BRI lebih tinggi dari Traditional Banking BRI					
4	Informasi pribadi saya dilindungi pada platform e-banking					
5	Informasi keuangan saya dilindungi oleh platform e-banking					
KETERLIBATAN KARYAWAN-NASABAH						
1	Agen telepon BRI memahami kebutuhan pelanggan terkait e-banking dengan baik					
2	Agen telepon BRI menanggapi pertanyaan dan permintaan pelanggan terkait e-banking dengan cepat					

3	Customer service BRI memiliki pengetahuan tentang layanan e-banking BRI					
4	Customer service BRI selalu bersedia membantu saya dalam hal-hal yang berkaitan dengan e-banking BRI					
5	Tim layanan pelanggan e-banking BRI mengutamakan kepentingan pelanggan					
KEPUASAN PELANGGAN						
1	Penggunaan e-banking BRI lebih memuaskan dibandingkan dengan Bank lain					
2	Layanan keuangan e-banking BRI lebih memuaskan dari pada Bank lain					
3	Produk e-banking yang ditawarkan BRI sesuai dengan harapan saya.					
4	Secara keseluruhan layanan e-banking BRI lebih memuaskan dibandingkan dengan Bank lain					
LOYALITAS						
1	Kepuasan menggunakan e-banking BRI membuat saya tetap setia pada BRI					
2	Saya berniat untuk terus menggunakan e- banking BRI					
3	Saya akan merekomendasikan kepada teman, saudara, orang lain untuk menggunakan e-banking BRI					
4	E- banking BRI merupakan pilihan pertama saya dalam menggunakan transaksi keuangan					
5	Saya ingin menyampaikan hal-hal yang baik kepada orang lain mengenai e- banking BRI					
6	Saya percaya kepada e-banking BRI dapat membantu melakukan semua transaksi keuangan saya					
DIGITAL SERVICE CHANNEL						
1	Keterlibatan merek BRI pada Digital service channel BRI membuat saya menggunakan					
2	Digital service channel BRI *user friendly*					
3	Digital service channel BRI mudah dikenal					
4	Digital service channel BRI di dukung oleh jaringan yang memadai					
5	Digital service channel BRI mengikuti perkembangan tekhnologi					
6	Banyak hal yang dapat saya lakukan pada Digital service channel BRI					

Section 2 of 12

Section title (optional)

Halooooooo.... Perkenalkan saya Veronika Guling, mahasiswa Program Magister Manajemen Universitas Atmajaya Yogyakarta (UAJY). 👏👏

Saat ini saya sedang melakukan penelitian mengenai PENGALAMAN NASABAH TERHADAP KEPUASAN DIMODERASI DIGITAL SERVICE CHANNELS DAN PENGARUHNYA PADA LOYALITAS NASABAH BRI dengan melakukan pengukuran pada beberapa fokus area, seperti: Kegunaan, kenyamanan, keamanan, keterlibatan karyawan-nasabah, kepuasan nasabah, loyalitas nasabah.

Oleh karena itu, saya mohon kesediaan dan partisipasi Bapak/Ibu/Saudara/i nasabah BRI untuk mengisi kuesioner berikut berdasarkan pengalaman yang sebenarnya. Perkiraan waktu pengisian kuesioner berkisar antara 5-10 menit. Data yang terkumpul akan dipergunakan untuk kepentingan penelitian dalam rangka penyelesaian tesis saya dan tidak untuk disebarluaskan.

Atas perhatian dan kesediaan Bapak/Ibu/Sdr/i untuk berpartisipasi, saya sampaikan terima kasih. 🙏🙏

Section 3 of 12

BAGIAN I IDENTITAS RESPONDEN

Mohon Bapak/Ibu/Sdr/i mengisi data diri berikut ini dengan memilih jawaban yang dianggap sesuai. Pertanyaan yang bertanda asterisk (*) wajib untuk diisi

a. Jenis Kelamin *

- ◯ Laki-laki
- ◯ Perempuan

b. Usia *

- ◯ ≤ 23 tahun
- ◯ 24 – 39 tahun
- ◯ 40 – 55 tahun
- ◯ 56 – 74 tahun
- ◯ ≥ 75 tahun

c. Jenjang pendidikan *

- ◯ SMP/SMA/SEDERAJAT
- ◯ DIPLOMA-S1
- ◯ S2-S3

d. Pekerjaan *

- Pelajar-Mahasiswa
- PNS - BUMN
- Swasta - Wiraswasta
- Ibu Rumah Tangga
- Lainnya

e. Pendapatan *

- < 5.000.000
- 5.000.000 - < 10.0000.000
- 10.000.000 - < 15.000.000

e. Pendapatan *

- < 5.000.000
- 5.000.000 - < 10.0000.000
- 10.000.000 - < 15.000.000
- 15.000.000 - < 25.000.000
- > 25.000.000

f. Lama menjadi nasabah *

- < 2 tahun
- 2 tahun - 5 tahun
- > 5 th

g. Jenis tabungan yang dimiliki *

- ○ Britama
- ○ Simpedes
- ○ Britama dan simpedes

h. Fasiltas e-banking BRI yang digunakan saat ini adalah *

- ☐ BRIMo
- ☐ Internet banking
- ☐ Mobile Banking
- ☐ SMS Banking
- ☐ Lainnya

Section 4 of 12

BAGIAN II PERNYATAAN KUESIONER

Petunjuk Pengisian
Mohon untuk memilh salah satu kolom yang paling sesuai menurut apa yang Bapak/Ibu/Sdr/i rasakan sebagai nasabah BRI.

After section 4 Continue to next section

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Kegunaan

Description (optional)

Kegunaan

Description (optional)

1. Waktu yang dibutuhkan untuk menggunakan layanan e-banking BRI lebih singkat *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

2. Saya dapat menggunakan e-banking BRI untuk layanan setoran / penarikan / transfer/ pembelian/pembayaran *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

3. Menggunakan e-banking BRI akan meningkatkan kualitas layanan perbankan saya *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

4. Menggunakan e-banking BRI meningkatkan efisiensi layanan perbankan saya

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

5. Menggunakan e-banking BRI memfasilitasi layanan perbankan saya *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Kenyamanan

Description (optional)

1. Layanan e-banking BRI tidak merepotkan karena tidak ada daftar tunggu *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

2. Layanan e-banking BRI melalui kabel dan seluler, sehingga layanan keuangan tersedia tanpa mengunjungi bank *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

3. Layanan e-banking BRI dapat memberikan informasi transaksi keuangan dengan baik *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

4. Saat saya melakukan transaksi dengan layanan e-Banking BRI dapat menghemat waktu dan tenaga

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

5. Layanan e-banking BRI dapat diakses kapan saja dimana saja (24 jam sehari) *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Keamanan

Description (optional)

1. Layanan e-banking BRI aman dari serangan cyber *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

2. Layanan e-banking BRI aman dari kecurangan keuangan *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

3. Tingkat keamanan e-banking BRI lebih tinggi dari Traditional Banking BRI *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

4. Informasi pribadi saya dilindungi pada platform e-banking BRI *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

5. Informasi keuangan saya dilindungi oleh platform e-banking BRI *

- Sangat tidak setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Keterlibatan Karyawan-Nasabah

Description (optional)

1. Agen telepon BRI memahami kebutuhan pelanggan terkait e-banking BRI dengan baik *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

2. Agen telepon BRI menanggapi pertanyaan dan permintaan pelanggan terkait e-banking BRI dengan cepat *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

3. Customer service BRI memiliki pengetahuan tentang layanan e-banking BRI *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

4. Customer service BRI selalu bersedia membantu saya dalam hal-hal yang berkaitan dengan e-banking BRI *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

5. Tim layanan pelanggan e-banking BRI mengutamakan kepentingan pelanggan *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Kepuasan Nasabah

Description (optional)

1. Penggunaan e-banking BRI lebih memuaskan dibandingkan dengan Bank lain *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

2. Layanan keuangan e-banking BRI lebih memuaskan dari pada Bank lain *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

3. Produk e-banking yang ditawarkan BRI sesuai dengan harapan saya *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

4. Secara keseluruhan layanan e-banking BRI lebih memuaskan dibandingkan dengan Bank lain *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Section 10 of 12

Loyalitas Nasabah

Description (optional)

1. Kepuasan menggunakan e-banking BRI membuat saya tetap setia pada BRI *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

2. Saya berniat untuk terus menggunakan e- banking BRI *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

3. Saya akan merekomendasikan kepada teman, saudara, orang lain untuk menggunakan e-banking BRI *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

4. E- banking BRI merupakan pilihan pertama saya dalam menggunakan transaksi keuangan *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

5. Saya ingin menyampaikan hal-hal yang baik kepada orang lain mengenai e- banking BRI *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

6. Saya percaya kepada e-banking BRI dapat membantu melakukan semua transaksi keuangan saya *

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Section 11 of 12

Digital Service Channel

Description (optional)

1. Keterlibatan merek BRI pada Digital service channel BRI membuat saya menggunakan

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

2. Digital service channel BRI user friendly

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

3. Digital service channel BRI mudah dikenal

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

4. Digital service channel BRI di dukung oleh jaringan yang memadai

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

5. Digital service channel BRI mengikuti perkembangan tekhnologi

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

6.Banyak hal yang dapat saya lakukan pada Digital service channel BRI

- Sangat Tidak Setuju
- Tidak Setuju
- Netral
- Setuju
- Sangat Setuju

Section 12 of 12

Terima kasih

Saya mengucapkan terima kasih atas kesediaan Bapak/Ibu/Sdr/i telah meluangkan waktu untuk menjadi responden saya dalam mengisi kuesioner ini. Sehat selalu ... 🤲🙏

LAMPIRAN IIII

DATA RESPONDEN KUESIONER

No	a. Jenis Kelamin	b. Usia	c. Jenjang pendidikan	d. Pekerjaan	e. Pendapatan	f. Lama menjadi nasabah	g. Jenis tabungan yang dimiliki	h. Fasiltas e-banking BRI yang digunakan saat ini adalah
1	Perempuan	40 – 55 tahun	S2-S3	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking
2	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo, Internet banking, SMS Banking
3	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama	BRIMo, Internet banking, Mobile Banking
4	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
5	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	2 tahun - 5 tahun	Britama	BRIMo, Internet banking
6	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama	BRIMo
7	Perempuan	≤ 23 tahun	DIPLOMA-S1	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	< 2 tahun	Britama	BRIMo, SMS Banking
8	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
9	Perempuan	24 – 39 tahun	DIPLOMA-S1	Ibu Rumah Tangga	5.000.000 - < 10.0000.000	> 5 th	Britama	BRIMo, Internet banking, Lainnya
10	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	> 5 th	Simpedes	Internet banking, Mobile Banking
11	Perempuan	40 – 55 tahun	DIPLOMA-S1	ibu Rumah Tangga	> 25.000.000	2 tahun - 5 tahun	Britama	Mobile Banking, SMS Banking, Lainnya
12	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
13	Perempuan	24 – 39 tahun	DIPLOMA-S1	Ibu Rumah Tangga	10.000.000 - < 15.000.000	> 5 th	Britama	BRIMo, Internet banking
14	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	10.000.000 - < 15.000.000	< 2 tahun	Britama	BRIMo
15	Perempuan	≤ 23 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	< 5.000.000	< 2 tahun	Britama	BRIMo, SMS Banking
16	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo
17	Perempuan	≤ 23 tahun	DIPLOMA-S1	Pelajar-Mahasiswa	< 5.000.000	2 tahun - 5 tahun	Britama	BRIMo, Internet banking, SMS Banking
18	Perempuan	24 – 39 tahun	DIPLOMA-S1	Ibu Rumah Tangga	< 5.000.000	> 5 th	Britama	BRIMo, Internet banking, Mobile Banking
19	Perempuan	56 – 74 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
20	Perempuan	40 – 55 tahun	S2-S3	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo
21	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
22	Perempuan	56 – 74 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama	BRIMo
23	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
24	Perempuan	≤ 23 tahun	DIPLOMA-S1	Pelajar-Mahasiswa	< 5.000.000	> 5 th	Britama	Internet banking
25	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama	BRIMo, Internet banking
26	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama	BRIMo, Internet banking
27	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo, Mobile Banking
28	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
29	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
30	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
31	Perempuan	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	< 5.000.000	> 5 th	Britama	BRIMo
32	Perempuan	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	< 5.000.000	2 tahun - 5 tahun	Simpedes	BRIMo
33	Laki-laki	24 – 39 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	< 5.000.000	< 2 tahun	Britama	Lainnya
34	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama	BRIMo, Internet banking, SMS Banking
35	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
36	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama	BRIMo, Internet banking, Mobile Banking, SMS Banking
37	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo
38	Laki-laki	24 – 39 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	< 5.000.000	> 5 th	Britama	BRIMo, Internet banking, Mobile Banking
39	Laki-laki	40 – 55 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	< 5.000.000	> 5 th	Simpedes	BRIMo
40	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Simpedes	SMS Banking
41	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking
42	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo
43	Laki-laki	24 – 39 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	< 5.000.000	> 5 th	Britama	BRIMo, SMS Banking
44	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking
45	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
46	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
47	Perempuan	24 – 39 tahun	S2-S3	Lainnya	< 5.000.000	> 5 th	Simpedes	BRIMo
48	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
49	Perempuan	24 – 39 tahun	S2-S3	PNS - BUMN	< 5.000.000	> 5 th	Simpedes	BRIMo
50	Perempuan	40 – 55 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	< 5.000.000	2 tahun - 5 tahun	Britama	SMS Banking
51	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama	Mobile Banking
52	Perempuan	24 – 39 tahun	DIPLOMA-S1	Ibu Rumah Tangga	< 5.000.000	> 5 th	Simpedes	Lainnya
53	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking
54	Perempuan	24 – 39 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	< 5.000.000	< 2 tahun	Simpedes	Lainnya
55	Perempuan	24 – 39 tahun	SMP/SMA/SEDERAJAT	Lainnya	< 5.000.000	> 5 th	Britama dan simpedes	SMS Banking
56	Perempuan	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	< 5.000.000	> 5 th	Britama dan simpedes	BRIMo, Mobile Banking, SMS Banking, Lainnya
57	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama	Mobile Banking
58	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama	BRIMo
59	Perempuan	40 – 55 tahun	SMP/SMA/SEDERAJAT	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama	SMS Banking
60	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Simpedes	SMS Banking
61	Perempuan	40 – 55 tahun	DIPLOMA-S1	Ibu Rumah Tangga	10.000.000 - < 15.000.000	> 5 th	Simpedes	Internet banking, Mobile Banking
62	Perempuan	24 – 39 tahun	SMP/SMA/SEDERAJAT	Ibu Rumah Tangga	< 5.000.000	2 tahun - 5 tahun	Britama	Mobile Banking
63	Perempuan	40 – 55 tahun	DIPLOMA-S1	Ibu Rumah Tangga	5.000.000 - < 10.0000.000	> 5 th	Britama	BRIMo
64	Perempuan	40 – 55 tahun	S2-S3	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	SMS Banking
65	Perempuan	24 – 39 tahun	SMP/SMA/SEDERAJAT	Ibu Rumah Tangga	< 5.000.000	2 tahun - 5 tahun	Britama	Lainnya
66	Perempuan	24 – 39 tahun	DIPLOMA-S1	Lainnya	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	Mobile Banking
67	Perempuan	24 – 39 tahun	DIPLOMA-S1	Ibu Rumah Tangga	< 5.000.000	> 5 th	Simpedes	BRIMo
68	Laki-laki	40 – 55 tahun	DIPLOMA-S1	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	> 5 th	Britama	BRIMo, Internet banking
69	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
70	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	2 tahun - 5 tahun	Simpedes	Lainnya

71	Perempuan	40 – 55 tahun	DIPLOMA-S1	Ibu Rumah Tangga	< 5.000.000	> 5 th	Simpedes	Lainnya
72	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	2 tahun - 5 tahun	Britama	Lainnya
73	Perempuan	24 – 39 tahun	DIPLOMA-S1	Lainnya	< 5.000.000	2 tahun - 5 tahun	Simpedes	Mobile Banking
74	Perempuan	40 – 55 tahun	DIPLOMA-S1	Swasta - Wiraswasta	15.000.000 - < 25.000.000	> 5 th	Britama	Lainnya
75	Laki-laki	56 – 74 tahun	DIPLOMA-S1	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	> 5 th	Britama	Internet banking
76	Perempuan	40 – 55 tahun	DIPLOMA-S1	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	> 5 th	Britama	Mobile Banking
77	Perempuan	40 – 55 tahun	S2-S3	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama	BRIMo
78	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama dan simpedes	SMS Banking
79	Perempuan	24 – 39 tahun	SMP/SMA/SEDERAJAT	Lainnya	< 5.000.000	> 5 th	Britama dan simpedes	SMS Banking
80	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo
81	Laki-laki	40 – 55 tahun	DIPLOMA-S1	Lainnya	5.000.000 - < 10.0000.000	> 5 th	Simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
82	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama	BRIMo, Internet banking, Mobile Banking, SMS Banking
83	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama	BRIMo
84	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Lainnya	< 5.000.000	> 5 th	Simpedes	Mobile Banking
85	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo
86	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
87	Laki-laki	56 – 74 tahun	DIPLOMA-S1	Lainnya	< 5.000.000	> 5 th	Britama	BRIMo, Mobile Banking
88	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama dan simpedes	BRIMo
89	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
90	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama	BRIMo
91	Laki-laki	56 – 74 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
92	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo
93	Laki-laki	40 – 55 tahun	SMP/SMA/SEDERAJAT	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama	Lainnya
94	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	< 2 tahun	Britama dan simpedes	BRIMo
95	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
96	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama	BRIMo
97	Perempuan	24 – 39 tahun	DIPLOMA-S1	Ibu Rumah Tangga	< 5.000.000	> 5 th	Britama	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
98	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	Internet banking, Mobile Banking
99	Perempuan	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	< 5.000.000	> 5 th	Britama	BRIMo, Internet banking
100	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Lainnya	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
101	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama	BRIMo, Internet banking
102	Perempuan	40 – 55 tahun	DIPLOMA-S1	Ibu Rumah Tangga	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Mobile Banking
103	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo, SMS Banking
104	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	< 2 tahun	Britama dan simpedes	BRIMo
105	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Simpedes	BRIMo
106	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama dan simpedes	BRIMo
107	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	2 tahun - 5 tahun	Britama	Internet banking, Mobile Banking
108	Perempuan	24 – 39 tahun	DIPLOMA-S1	Lainnya	< 5.000.000	> 5 th	Britama	BRIMo, Internet banking
109	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	> 5 th	Simpedes	BRIMo
110	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	> 25.000.000	> 5 th	Britama	BRIMo
111	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama dan simpedes	Internet banking
112	Perempuan	40 – 55 tahun	S2-S3	Swasta - Wiraswasta	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
113	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama	Internet banking
114	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	> 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
115	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo
116	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking
117	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
118	Laki-laki	24 – 39 tahun	S2-S3	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
119	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
120	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
121	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
122	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Simpedes	BRIMo, Mobile Banking, SMS Banking
123	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo
124	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo, Mobile Banking
125	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo
126	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo
127	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
128	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
129	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama	BRIMo
130	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama	BRIMo
131	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
132	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
133	Perempuan	40 – 55 tahun	SMP/SMA/SEDERAJAT	Ibu Rumah Tangga	< 5.000.000	> 5 th	Simpedes	Lainnya
134	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo
135	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama	BRIMo, Internet banking, Mobile Banking, SMS Banking
136	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking
137	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, SMS Banking, Lainnya
138	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
139	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
140	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya

141	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo
142	Laki-laki	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama dan simpedes	BRIMo
143	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	> 5 th	Britama	BRIMo, Internet banking, Mobile Banking
144	Perempuan	≤ 23 tahun	DIPLOMA-S1	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	< 2 tahun	Britama	BRIMo
145	Laki-laki	≤ 23 tahun	DIPLOMA-S1	Pelajar-Mahasiswa	< 5.000.000	2 tahun - 5 tahun	Britama	BRIMo
146	Perempuan	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	15.000.000 - < 25.000.000	> 5 th	Britama	BRIMo, Internet banking
147	Laki-laki	40 – 55 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	> 5 th	Simpedes	BRIMo, Internet banking
148	Laki-laki	24 – 39 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo, Internet banking
149	Laki-laki	24 – 39 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	< 5.000.000	< 2 tahun	Simpedes	BRIMo
150	Perempuan	40 – 55 tahun	DIPLOMA-S1	PNS - BUMN	5.000.000 - < 10.0000.000	> 5 th	Britama dan simpedes	BRIMo
151	Perempuan	24 – 39 tahun	SMP/SMA/SEDERAJAT	Swasta - Wiraswasta	5.000.000 - < 10.0000.000	> 5 th	Simpedes	BRIMo
152	Laki-laki	40 – 55 tahun	DIPLOMA-S1	Lainnya	< 5.000.000	> 5 th	Britama dan simpedes	Internet banking
153	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama dan simpedes	BRIMo
154	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Simpedes	BRIMo
155	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama dan simpedes	BRIMo
156	Perempuan	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama	BRIMo
157	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo, Internet banking, Lainnya
158	Laki-laki	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama	BRIMo, Internet banking
159	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo, Internet banking
160	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama dan simpedes	BRIMo, SMS Banking
161	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama dan simpedes	BRIMo, Lainnya
162	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama	BRIMo, Internet banking, Mobile Banking, Lainnya
163	Perempuan	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Simpedes	BRIMo, SMS Banking
164	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
165	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Lainnya	< 5.000.000	2 tahun - 5 tahun	Britama	BRIMo, Internet banking
166	Perempuan	≤ 23 tahun	DIPLOMA-S1	Lainnya	< 5.000.000	< 2 tahun	Britama dan simpedes	BRIMo
167	Perempuan	≤ 23 tahun	DIPLOMA-S1	Lainnya	< 5.000.000	2 tahun - 5 tahun	Britama	BRIMo, Internet banking, Mobile Banking, SMS Banking
168	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama	BRIMo
169	Perempuan	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
170	Laki-laki	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama	BRIMo
171	Laki-laki	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama	BRIMo
172	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Simpedes	BRIMo
173	Perempuan	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
174	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Simpedes	BRIMo
175	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama	BRIMo
176	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo
177	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
178	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
179	Laki-laki	24 – 39 tahun	S2-S3	Pelajar-Mahasiswa	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
180	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo, SMS Banking
181	Laki-laki	≤ 23 tahun	DIPLOMA-S1	Pelajar-Mahasiswa	< 5.000.000	2 tahun - 5 tahun	Simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking, Lainnya
182	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	< 5.000.000	< 2 tahun	Britama	SMS Banking
183	Laki-laki	≤ 23 tahun	DIPLOMA-S1	Swasta - Wiraswasta	< 5.000.000	2 tahun - 5 tahun	Britama	BRIMo
184	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Lainnya	< 5.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
185	Laki-laki	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama	BRIMo
186	Laki-laki	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Simpedes	BRIMo
187	Perempuan	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama	BRIMo
188	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking
189	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo, Internet banking, Mobile Banking, SMS Banking
190	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama dan simpedes	BRIMo
191	Laki-laki	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama	BRIMo, Internet banking, Mobile Banking, SMS Banking
192	Perempuan	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Simpedes	BRIMo
193	Laki-laki	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Simpedes	Lainnya
194	Perempuan	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama	BRIMo
195	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama dan simpedes	BRIMo, SMS Banking
196	Perempuan	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Britama dan simpedes	BRIMo, Mobile Banking, SMS Banking
197	Laki-laki	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	2 tahun - 5 tahun	Simpedes	BRIMo
198	Laki-laki	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	< 2 tahun	Britama	BRIMo, Mobile Banking
199	Perempuan	≤ 23 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Simpedes	BRIMo
200	Perempuan	24 – 39 tahun	DIPLOMA-S1	Lainnya	< 5.000.000	< 2 tahun	Simpedes	BRIMo, SMS Banking
201	Perempuan	24 – 39 tahun	DIPLOMA-S1	PNS - BUMN	< 5.000.000	> 5 th	Britama	BRIMo, Internet banking
202	Perempuan	40 – 55 tahun	S2-S3	PNS - BUMN	15.000.000 - < 25.000.000	> 5 th	Britama dan simpedes	BRIMo, Internet banking
203	Laki-laki	24 – 39 tahun	DIPLOMA-S1	Swasta - Wiraswasta	10.000.000 - < 15.000.000	2 tahun - 5 tahun	Britama	BRIMo, Internet banking
204	Perempuan	40 – 55 tahun	DIPLOMA-S1	Ibu Rumah Tangga	< 5.000.000	> 5 th	Simpedes	BRIMo
205	Laki-laki	40 – 55 tahun	S2-S3	PNS - BUMN	10.000.000 - < 15.000.000	> 5 th	Britama	SMS Banking

LAMPIRAN IV

DATA PERNYATAAN KUESIONER

NO	KEGUNAAN						KENYAMANAN						KEAMANAN						KETERLIBATAN KARYAWAN-NASABAH						DIGITAL SERVICE CHANNEL							KEPUASAN					LOYALITAS						
	X1.1	X1.2	X1.3	X1.4	X1.5	TOTAL X1	X2.1	X2.2	X2.3	X2.4	X2.5	TOTAL X2	X3.1	X3.2	X3.3	X3.4	X3.5	TOTAL X3	X4.1	X4.2	X4.3	X4.4	X4.5	TOTAL X4	X5.1	X5.2	X5.3	X5.4	X5.5	X5.6	TOTAL X5	Y1.1	Y1.2	Y1.3	Y1.4	TOTAL Y1	Z.1	Z.2	Z.3	Z.4	Z.5	Z.6	TOTAL Z
1	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	4	4	4	4	4	20	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
2	5	5	4	4	4	22	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	3	3	4	4	14	4	4	4	4	4	4	24
3	4	4	4	4	4	20	4	5	4	3	4	20	3	4	3	4	4	18	3	3	4	4	4	18	4	4	4	4	4	4	24	3	4	4	3	14	4	4	4	4	4	4	24
4	5	5	5	5	5	25	5	5	5	5	5	25	4	4	5	4	4	21	5	5	5	5	4	24	5	5	5	5	5	5	30	5	5	4	4	18	5	5	5	5	5	5	30
5	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	3	3	4	4	4	18	5	5	5	4	5	4	28	3	3	4	4	14	4	4	4	4	4	4	24
6	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	3	4	3	14	4	4	4	4	4	4	24
7	5	5	5	5	4	24	5	4	5	4	5	23	4	4	4	4	4	20	4	4	5	4	4	21	5	5	4	4	5	4	27	4	4	4	3	15	4	5	5	4	4	5	27
8	5	5	5	5	5	25	5	5	5	5	5	25	3	4	5	5	5	22	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
9	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	3	3	5	5	5	21	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
10	4	5	4	5	5	23	4	5	3	4	4	20	3	3	3	3	4	16	4	4	4	4	4	20	4	4	4	4	4	4	24	3	3	4	4	14	4	4	3	4	4	4	23
11	4	4	4	4	4	20	4	3	4	4	4	19	4	4	4	4	4	20	3	3	4	4	4	18	4	5	5	5	4	4	27	3	3	4	3	13	3	4	3	3	4	4	21
12	4	5	4	4	5	22	5	4	5	5	5	24	4	4	4	4	4	20	4	4	4	4	4	20	5	5	5	4	4	4	27	4	4	4	4	16	5	5	4	4	4	4	26
13	4	3	4	4	4	19	4	4	4	4	3	19	3	4	3	4	4	18	4	3	3	4	4	18	3	4	3	3	4	4	21	2	3	3	3	11	3	4	3	3	3	3	19
14	4	3	3	4	4	18	4	4	5	4	5	22	3	3	3	3	3	15	4	4	4	4	4	20	4	4	4	4	4	3	23	3	3	4	3	13	4	4	3	2	3	4	20
15	3	4	3	4	3	17	2	2	2	4	4	14	2	4	2	4	4	16	3	2	3	3	1	12	2	2	2	2	3	3	14	1	4	1	1	7	1	2	1	2	1	4	11
16	5	5	5	5	5	25	5	5	5	5	5	25	4	5	5	5	5	24	5	5	4	5	5	24	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
17	4	4	4	4	4	20	4	4	3	4	4	19	3	3	2	3	3	14	4	4	4	4	4	20	4	4	4	4	4	4	24	3	3	3	3	12	4	4	4	4	4	4	24
18	4	4	3	4	3	18	4	4	4	4	4	20	3	3	4	4	4	18	3	3	4	4	4	18	5	5	4	4	5	5	28	3	3	4	3	13	4	4	4	3	3	4	22
19	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	4	5	5	5	5	24	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
20	4	4	4	4	5	21	4	5	5	5	5	24	4	4	3	4	4	19	4	4	5	5	5	23	4	5	4	4	4	4	25	4	4	4	4	16	4	4	4	4	4	4	24
21	5	5	5	5	5	25	5	5	5	5	5	25	4	5	5	5	5	24	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
22	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	4	4	5	5	5	23	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
23	4	4	4	4	4	20	4	4	4	4	4	20	2	4	4	4	4	18	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
24	4	4	4	4	4	20	4	4	4	4	4	20	3	3	4	4	4	18	4	4	4	4	4	20	4	4	4	4	4	4	24	3	3	4	3	13	4	4	4	4	4	4	24
25	4	5	5	5	5	24	4	4	5	5	5	23	1	2	2	2	2	9	2	2	2	4	3	13	4	3	3	3	2	2	17	2	2	2	2	8	2	4	4	2	4	2	18
26	4	4	4	4	4	20	4	5	4	5	5	23	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	5	4	4	17	5	5	5	5	5	5	30
27	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
28	5	5	5	5	5	25	5	5	5	5	5	25	4	5	5	5	5	24	4	4	4	4	5	21	5	5	5	5	5	5	30	4	4	5	4	17	5	5	5	5	5	5	30
29	4	5	4	5	4	22	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	3	3	4	3	13	4	4	4	4	4	4	24
30	4	4	4	4	4	20	4	4	4	4	4	20	2	4	3	3	3	15	3	2	4	4	4	17	4	4	4	4	4	4	24	3	3	4	3	13	4	4	4	4	4	4	24
31	4	5	5	5	5	24	5	5	4	5	5	24	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
32	4	4	4	4	4	20	4	4	5	4	4	23	4	4	4	4	4	20	4	4	4	4	4	20	5	5	5	5	5	5	30	4	4	4	5	17	5	5	5	5	5	5	30
33	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
34	5	5	5	5	5	25	5	5	5	5	5	25	4	4	4	4	4	20	4	5	4	4	4	21	5	5	5	4	4	4	26	4	4	4	4	16	5	4	4	4	4	4	25
35	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	4	4	4	4	5	21	5	5	5	5	5	5	30	5	5	5	4	19	5	5	5	5	5	5	30
36	4	5	5	5	5	24	5	5	5	5	5	25	4	4	4	4	4	20	5	5	5	5	5	25	5	5	5	5	5	5	30	4	4	5	4	17	5	5	5	5	5	5	30
37	5	5	5	5	5	25	5	5	5	5	5	25	4	5	5	5	5	24	5	5	5	5	5	25	5	5	5	5	5	5	30	4	4	5	4	17	5	5	5	5	5	5	30
38	5	5	5	5	5	25	5	5	5	5	5	25	4	5	5	5	5	24	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
39	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
40	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
41	4	5	5	5	4	23	5	5	5	5	5	25	3	4	3	4	4	18	4	3	5	4	4	20	5	4	4	4	4	4	25	4	4	4	4	16	4	5	4	4	4	5	26
42	5	5	5	5	5	25	5	5	5	5	5	25	2	5	2	5	5	19	5	5	4	4	5	23	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
43	5	5	5	5	5	25	5	4	4	5	4	22	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
44	5	5	5	5	5	25	5	4	5	5	5	24	3	4	4	5	5	21	4	3	4	4	5	20	5	5	4	4	4	4	27	4	4	5	5	18	5	5	5	4	5	5	29
45	4	4	3	4	4	19	3	4	4	4	4	19	3	3	3	4	4	17	3	3	4	4	4	18	4	4	4	3	3	4	22	3	3	3	3	12	3	4	4	3	4	4	22
46	4	5	5	5	5	24	5	5	5	5	5	25	3	3	3	3	4	16	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
47	4	5	4	4	4	21	4	4	4	5	2	19	3	3	3	3	3	15	3	3	3	3	3	15	5	5	4	4	4	4	26	4	4	4	4	16	4	4	5	4	4	4	25
48	1	1	1	1	1	5	1	1	1	1	1	5	4	4	5	4	4	21	4	4	4	4	4	20	5	5	5	4	4	4	27	4	4	4	4	16	4	5	5	4	4	5	28
49	4	5	5	4	5	23	5	5	5	5	4	24	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
50	3	3	3	3	3	15	3	3	3	3	3	15	3	3	3	3	3	15	3	3	4	4	4	18	3	3	3	3	3	3	18	3	3	3	3	12	3	3	3	3	3	3	18
51	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
52	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
53	4	5	5	5	4	23	5	5	5	5	5	25	4	5	5	5	5	24	4	4	4	4	4	20	5	5	5	4	4	4	27	4	4	4	4	16	5	5	4	5	5	4	28
54	4	4	4	4	3	19	4	4	4	5	4	21	3	4	3	4	4	18	3	3	4	4	4	18	4	4	4	3	3	3	21	3	3	3	3	12	4	4	3	4	3	4	22
55	4	5	4	5	4	22	4	5	5	5	5	24	4	4	5	4	4	21	4	5	5	5	5	24	5	5	4	4	4	4	27	4	4	5	5	18	5	4	5	5	4	4	27
56	5	4	4	5	5	23	4	5	4	5	5	23	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	3	15	4	4	4	4	4	4	24
57	5	4	4	4	4	21	5	5	5	5	4	24	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
58	4	4	4	4	4	20	4	4	4	4	4	20	3	3	3	3	3	15	3	2	4	3	2	14	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
59	5	5	5	4	4	23	5	5	4	5	4	23	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
60	4	4	4	4	4	20	4	4	4	4	4	20	3	4	4	4	4	19	3	4	3	4	4	18	4	4	4	4	3	3	22	4	4	4	4	16	4	4	4	4	3	4	23
61	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
62	5	4	4	4	4	21	5	5	5	4	4	23	4	4	4	4	4	20	4	4	4	4	4	20	5	5	5	4	4	4	27	4	4	4	4	16	4	4	3	4	3	4	22

1	NO	KEGUNAAN						KENYAMANAN						KEAMANAN						KETERLIBATAN KARYAWAN-NASABAH						DIGITAL SERVICE CHANNEL							KEPUASAN					LOYALITAS						
2		X1.1	X1.2	X1.3	X1.4	X1.5	TOTAL X1	X2.1	X2.2	X2.3	X2.4	X2.5	TOTAL X2	X3.1	X3.2	X3.3	X3.4	X3.5	TOTAL X3	X4.1	X4.2	X4.3	X4.4	X4.5	TOTAL X4	X5.1	X5.2	X5.3	X5.4	X5.5	X5.6	TOTAL X5	Y1.1	Y1.2	Y1.3	Y1.4	TOTAL Y1	Z.1	Z.2	Z.3	Z.4	Z.5	Z.6	TOTAL Z
65	63	4	4	3	4	3	18	4	3	4	4	4	19	2	2	3	3	3	13	3	3	3	3	3	15	4	4	4	3	3	3	21	3	3	3	3	12	3	3	3	4	3	3	19
66	64	4	3	4	4	4	19	4	4	4	4	4	20	3	3	2	3	3	14	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
67	65	3	3	3	3	3	15	3	3	3	3	3	15	3	3	3	3	3	15	3	3	3	3	3	15	5	3	3	3	3	3	20	3	3	3	3	12	3	3	3	3	3	3	18
68	66	4	4	4	4	4	20	4	4	4	5	5	22	4	4	4	5	4	21	4	4	4	4	5	21	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
69	67	4	4	5	5	5	23	4	3	4	5	5	21	3	3	3	4	4	17	4	4	4	4	3	19	5	5	4	4	4	4	26	4	4	3	4	15	4	5	4	4	3	3	23
70	68	5	5	5	5	4	24	5	5	3	5	5	23	4	4	3	3	4	18	2	3	3	4	4	16	5	5	4	3	4	4	25	2	2	4	2	10	3	4	5	4	3	3	22
71	69	5	5	5	5	5	25	5	5	5	5	5	25	4	4	5	5	5	23	4	4	5	5	5	23	5	5	5	5	5	5	30	5	4	5	5	19	5	5	5	5	5	5	30
72	70	5	5	5	5	5	25	5	5	5	5	5	25	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
73	71	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
74	72	3	3	4	4	4	18	4	4	5	4	4	21	3	4	4	3	4	18	4	4	4	4	5	21	5	5	4	3	4	3	24	4	3	4	3	14	4	4	4	2	3	4	21
75	73	4	4	4	4	4	20	5	5	5	5	5	25	3	3	3	4	4	17	4	4	4	4	4	20	4	4	4	4	4	4	24	3	3	4	3	13	4	4	4	4	4	4	24
76	74	3	3	4	4	4	18	4	5	4	3	4	20	4	3	4	3	3	17	3	3	3	3	4	16	4	4	4	3	4	4	23	3	3	3	3	12	3	3	4	3	4	4	21
77	75	4	4	5	5	5	23	4	5	4	5	5	23	3	4	3	5	5	20	4	4	5	4	4	21	5	5	5	4	4	4	27	3	3	5	5	16	5	5	5	4	4	4	27
78	76	5	5	4	5	4	23	5	4	4	5	5	23	3	4	4	5	5	21	4	4	5	5	4	22	5	5	5	4	4	4	27	4	4	4	4	16	4	5	4	4	4	5	26
79	77	4	4	4	4	4	20	4	4	4	4	4	20	3	3	4	4	4	18	4	3	4	4	4	19	5	5	4	4	3	3	24	2	2	4	2	10	3	3	2	3	3	4	18
80	78	3	3	3	3	3	15	3	4	4	3	3	17	2	3	4	3	3	15	3	3	4	3	4	17	3	3	3	3	3	3	18	4	4	3	3	14	3	3	3	3	3	3	18
81	79	4	5	4	5	4	22	4	5	5	5	5	24	4	4	5	4	4	21	4	5	5	5	5	24	5	5	5	4	4	4	27	4	4	5	5	18	5	4	5	4	5	4	27
82	80	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
83	81	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
84	82	5	5	5	5	5	25	5	5	5	5	5	25	4	5	5	5	5	24	4	4	4	4	4	20	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	4	29
85	83	4	3	4	4	3	18	4	4	3	4	4	19	3	3	3	3	3	15	4	3	4	4	4	19	4	4	4	3	4	4	23	3	3	4	4	14	4	4	4	4	4	3	23
86	84	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
87	85	5	5	5	5	5	25	5	5	5	5	5	25	4	4	4	4	4	20	4	4	4	5	5	22	5	5	5	5	5	5	30	4	4	5	4	17	5	5	5	5	5	5	30
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91	89	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	4	4	5	23	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
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93	91	5	5	5	5	5	25	5	5	5	5	4	24	5	5	4	5	5	24	4	4	5	5	5	23	5	5	5	5	5	5	30	4	4	4	4	16	5	5	5	4	5	5	29
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96	94	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
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100	98	4	4	4	4	4	20	4	4	4	4	4	20	3	3	3	3	3	15	3	3	3	3	3	15	4	4	4	3	3	3	21	2	2	4	3	11	2	3	3	2	3	3	16
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113	111	5	5	5	4	5	24	5	5	5	5	5	25	4	4	4	5	5	22	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
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116	114	4	5	5	5	5	24	4	4	4	4	5	21	4	4	5	4	4	21	4	4	5	5	5	23	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
117	115	5	5	4	5	5	24	5	5	5	5	4	24	4	4	4	4	4	20	4	4	4	4	4	20	5	5	5	5	5	5	30	4	4	5	5	18	5	5	5	5	5	5	30
118	116	5	5	5	5	5	25	5	5	4	4	4	22	3	4	4	4	4	19	3	4	3	4	4	18	5	5	5	5	5	5	30	4	4	4	4	16	5	5	5	5	5	5	30
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120	118	5	4	5	5	5	24	5	5	5	5	5	25	5	5	5	5	5	25	5	5	3	3	5	21	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
121	119	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
122	120	5	5	5	5	5	25	4	4	4	5	4	21	4	4	4	4	4	20	4	4	3	4	4	19	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
123	121	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	5	5	5	5	5	5	30	4	4	4	4	16	4	4	4	4	4	4	24
124	122	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
125	123	5	5	5	5	5	25	5	5	5	4	5	24	3	3	3	4	5	18	4	4	5	5	5	23	5	5	5	4	5	5	29	5	5	5	5	20	5	5	5	5	4	5	29

1	NO	KEGUNAAN						KENYAMANAN						KEAMANAN						KETERLIBATAN KARYAWAN-NASABAH						DIGITAL SERVICE CHANNEL							KEPUASAN					LOYALITAS						
2		X1.1	X1.2	X1.3	X1.4	X1.5	TOTAL X1	X2.1	X2.2	X2.3	X2.4	X2.5	TOTAL X2	X3.1	X3.2	X3.3	X3.4	X3.5	TOTAL X3	X4.1	X4.2	X4.3	X4.4	X4.5	TOTAL X4	X5.1	X5.2	X5.3	X5.4	X5.5	X5.6	TOTAL X5	Y1.1	Y1.2	Y1.3	Y1.4	TOTAL Y1	Z.1	Z.2	Z.3	Z.4	Z.5	Z.6	TOTAL Z
128	126	4	5	5	5	5	24	5	5	4	5	4	23	4	4	5	4	4	21	4	4	5	5	5	23	5	5	4	4	5	5	28	4	4	5	4	17	4	4	4	5	5	5	27
129	127	5	5	5	4	5	24	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	4	5	5	19	5	5	5	5	4	5	29
130	128	5	4	5	5	5	24	5	5	5	5	5	25	5	5	5	5	5	25	4	4	4	4	4	20	5	5	5	5	5	5	30	4	4	4	4	16	5	5	5	5	5	5	30
131	129	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
132	130	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
133	131	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	5	4	4	4	17	4	4	4	4	4	4	24
134	132	5	5	5	5	5	25	5	5	5	5	5	25	4	4	4	4	4	20	4	4	4	4	4	20	5	5	4	4	4	4	26	4	4	4	4	16	4	4	4	4	5	5	26
135	133	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	5	5	5	23	5	5	5	4	4	4	27	4	4	4	4	16	5	5	4	4	4	4	26
136	134	4	4	5	5	5	23	5	5	5	4	5	24	4	4	4	4	4	20	4	4	4	4	4	20	5	5	5	4	4	4	27	4	4	4	5	17	5	5	5	4	4	4	27
137	135	4	4	5	5	5	22	5	5	5	5	5	25	4	5	5	5	4	23	4	4	4	4	4	20	5	5	4	4	4	4	26	5	4	4	4	18	4	4	4	4	5	4	25
138	136	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
139	137	5	4	4	5	5	23	5	5	5	5	3	23	3	5	5	5	5	23	5	5	5	4	5	24	5	5	4	4	3	4	25	3	4	4	4	15	4	4	3	4	4	4	23
140	138	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	4	4	5	5	5	23	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
141	139	4	4	5	5	5	23	5	5	5	5	5	25	4	4	4	4	4	20	4	4	4	4	5	21	5	5	4	3	5	4	26	4	4	4	4	16	4	5	5	5	5	5	29
142	140	5	4	5	5	5	24	5	5	5	5	5	25	5	5	5	5	5	25	4	4	5	4	5	22	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
143	141	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
144	142	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
145	143	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
146	144	5	5	4	4	4	22	4	4	4	4	5	21	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
147	145	5	4	4	4	4	21	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
148	146	4	4	4	4	4	20	5	4	4	4	5	22	4	4	4	4	4	20	3	3	3	4	3	16	5	4	4	4	4	4	25	3	3	4	3	13	3	4	4	4	4	4	23
149	147	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
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153	151	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
154	152	5	5	5	5	5	25	5	5	4	5	5	24	3	4	4	4	4	19	4	3	4	4	4	19	4	4	4	4	4	4	24	4	4	3	4	15	4	4	4	4	4	4	24
155	153	4	4	4	4	4	20	4	4	4	4	4	20	3	3	3	4	4	17	4	4	4	4	4	20	4	4	4	3	3	3	21	3	3	3	3	12	3	3	4	3	4	4	21
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157	155	4	3	4	4	4	19	4	4	4	4	4	20	3	2	3	3	3	14	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
158	156	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
159	157	5	5	5	4	5	24	5	5	5	5	5	25	4	5	5	5	5	24	5	5	5	5	4	24	5	5	4	4	5	5	28	4	5	5	5	19	4	5	5	4	5	5	28
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161	159	4	4	4	4	4	20	5	3	4	5	5	22	3	4	3	4	4	18	3	3	4	4	4	18	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
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165	163	4	5	4	5	5	23	5	4	5	5	5	24	4	4	3	5	4	20	4	4	4	5	5	22	5	5	5	4	5	5	29	4	3	4	3	14	4	5	5	5	5	5	29
166	164	4	5	4	4	4	21	4	4	4	4	5	21	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
167	165	1	4	5	5	4	19	4	4	4	5	5	22	3	5	4	4	4	20	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
168	166	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
169	167	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
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171	169	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
172	170	4	4	4	4	5	21	2	4	4	5	4	19	5	5	4	5	5	24	4	5	5	5	5	24	5	5	5	4	5	5	29	4	4	4	4	16	4	5	5	5	5	4	28
173	171	4	4	4	4	5	21	4	4	5	5	4	22	4	4	4	4	4	20	3	4	4	4	4	19	4	4	4	3	4	4	23	3	3	4	3	13	4	4	3	3	3	4	21
174	172	5	4	4	5	5	23	5	5	4	5	5	24	4	3	3	3	4	17	4	4	4	4	4	20	5	4	4	4	4	4	25	5	4	4	5	18	4	4	4	5	4	4	25
175	173	5	5	5	5	5	25	4	5	5	5	5	24	4	4	4	4	5	21	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
176	174	5	5	5	5	5	25	5	5	5	5	5	25	3	3	3	3	3	15	3	3	5	5	5	21	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
177	175	4	5	4	5	4	22	4	4	4	5	5	22	4	4	5	4	5	22	4	5	5	5	5	24	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
178	176	1	5	5	5	5	21	5	4	5	5	5	24	4	4	4	5	5	22	4	5	5	5	5	24	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
179	177	5	5	4	5	5	24	3	2	3	5	4	17	2	2	3	3	3	13	4	4	5	5	5	23	5	5	5	3	4	4	26	4	3	5	3	15	4	5	5	3	5	4	26
180	178	4	5	4	4	4	21	4	4	4	4	4	20	4	4	4	4	4	20	3	4	3	4	4	18	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
181	179	4	4	5	5	5	23	5	5	5	5	5	25	4	3	3	3	4	17	4	4	5	4	5	22	4	4	4	4	4	4	24	3	4	4	4	15	4	4	4	4	4	4	24
182	180	4	5	5	5	5	24	4	4	5	5	4	22	3	3	4	4	4	18	4	4	5	5	5	23	4	4	4	4	4	4	24	3	3	3	3	12	4	4	4	4	4	4	24
183	181	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
184	182	1	1	1	1	1	5	1	1	1	1	1	5	1	1	1	1	1	5	1	1	1	1	1	5	1	1	1	1	1	1	6	1	1	1	1	4	1	1	1	1	1	1	6
185	183	4	4	4	4	4	20	4	4	4	4	4	20	4	4	4	5	4	21	4	4	5	5	5	23	5	5	5	5	5	5	30	4	5	5	5	19	5	5	5	5	5	4	29
186	184	5	4	4	5	5	24	4	4	3	5	5	21	3	3	4	4	4	18	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
187	185	4	4	4	4	4	20	4	4	4	5	4	21	4	4	5	5	5	23	5	4	5	5	4	23	4	4	4	4	4	4	24	4	5	5	5	19	4	4	4	4	4	4	24
188	186	5	4	5	5	5	24	5	4	4	4	4	21	3	4	4	4	4	19	4	4	4	4	4	20	4	4	4	4	4	4	24	4	4	4	4	16	4	4	4	4	4	4	24
189	187	5	4	5	5	5	24	4	5	5	5	5	24	3	3	3	4	4	17	3	3	5	5	5	21	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30

1	NO	KEGUNAAN						KENYAMANAN						KEAMANAN						KETERLIBATAN KARYAWAN-NASABAH						DIGITAL SERVICE CHANNEL							KEPUASAN					LOYALITAS						
2		X1.1	X1.2	X1.3	X1.4	X1.5	TOTAL X1	X2.1	X2.2	X2.3	X2.4	X2.5	TOTAL X2	X3.1	X3.2	X3.3	X3.4	X3.5	TOTAL X3	X4.1	X4.2	X4.3	X4.4	X4.5	TOTAL X4	X5.1	X5.2	X5.3	X5.4	X5.5	X5.6	TOTAL X5	Y1.1	Y1.2	Y1.3	Y1.4	TOTAL Y1	Z.1	Z.2	Z.3	Z.4	Z.5	Z.6	TOTAL Z
190	188	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
191	189	5	5	5	5	5	25	5	5	5	5	5	25	4	4	4	4	4	20	4	4	5	5	5	23	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
192	190	5	5	5	5	5	25	5	5	5	5	2	22	3	4	4	5	5	21	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
193	191	4	4	5	5	4	22	5	4	5	5	4	23	3	5	4	5	5	22	4	4	5	5	4	22	5	5	4	4	4	4	26	4	4	4	4	16	4	4	4	4	4	5	25
194	192	5	5	4	5	5	24	4	4	5	5	5	23	3	3	4	4	4	18	4	4	5	5	5	23	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
195	193	5	5	5	5	5	25	5	5	5	5	5	25	4	4	5	5	5	23	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
196	194	4	3	4	4	4	19	4	4	4	4	4	20	2	3	2	4	4	15	3	3	4	4	4	18	4	4	4	4	4	4	24	3	3	4	4	14	4	4	4	4	4	4	24
197	195	4	5	5	5	5	24	5	5	5	5	5	25	4	4	4	4	4	20	4	4	4	4	4	20	5	5	5	4	5	5	29	4	4	4	5	17	5	5	4	5	5	5	29
198	196	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	4	4	4	4	21	5	5	5	4	5	5	29	5	4	4	4	17	5	5	5	4	4	5	28
199	197	5	3	5	5	5	23	5	4	4	5	5	23	3	4	5	5	4	21	4	4	4	5	4	21	5	4	4	4	5	5	27	3	3	4	3	13	4	4	4	4	5	4	25
200	198	5	5	5	5	5	25	5	5	5	5	5	25	4	5	5	4	5	23	5	5	4	5	5	24	5	5	5	5	5	5	30	5	4	5	5	19	5	5	5	5	5	5	30
201	199	5	5	5	5	5	25	5	5	5	5	5	25	4	5	5	5	5	24	4	5	5	5	4	23	5	5	4	4	5	5	28	4	4	4	5	17	4	4	5	4	4	4	25
202	200	5	3	4	4	4	20	4	3	4	5	3	19	3	3	4	4	4	18	4	3	4	3	4	18	5	5	4	4	4	4	26	4	4	3	4	15	4	3	4	3	4	4	22
203	201	4	5	5	5	5	24	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
204	202	5	5	5	5	5	25	5	5	5	5	5	25	4	4	4	5	5	22	4	4	5	5	5	23	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
205	203	5	5	5	5	5	25	5	5	5	5	5	25	4	4	4	4	4	20	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
206	204	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	25	5	5	5	5	5	5	30	5	5	5	5	20	5	5	5	5	5	5	30
207	205	5	5	5	5	5	25	5	4	5	5	5	24	3	4	5	5	5	22	4	5	5	5	5	24	5	5	5	4	5	5	29	5	5	4	5	19	5	5	4	4	5	5	28

LAMPIRAN V

DATA HASIL OLAHAN

Uji Analisis Regresi Berganda

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Keterlibatan Karyawan-Nasabah (X4), Kenyamanan (X2), Keamanan (X3), Kegunaan (X1)[b]		Enter

a. Dependent Variable: Kepuasan Nasabah (Y)

b. All requested variables entered.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-3.045	1.021		-2.983	0.003
	Kegunaan (X1)	0.029	0.084	0.028	0.349	0.728
	Kenyamanan (X2)	0.198	0.082	0.196	2.412	0.017
	Keamanan (X3)	0.248	0.053	0.278	4.654	0.000
	Keterlibatan Karyawan-Nasabah (X4)	0.446	0.063	0.434	7.032	0.000

a. Dependent Variable: Kepuasan Nasabah (Y)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1311.582	4	327.896	104.526	.000[b]
	Residual	627.393	200	3.137		
	Total	1938.976	204			

a. Dependent Variable: Kepuasan Nasabah (Y)

b. Predictors: (Constant), Keterlibatan Karyawan-Nasabah (X4), Kenyamanan (X2),

Uji t

t Tabel = t (a/2 ; n-k-1)

t (0,05/2 ; 205 - 4 - 1)

t (0,025 ; 200)

t Tabel = **1.9719**

Uji F

F Tabel = f (k ; n-k)

f (4 ; 205 - 4)

f (4 ; 201)

F Tabel = **2.42**

Uji Analisis Regresi Moderasi (MRA)

Variabel X1 = Kegunaan

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Kegunaan[b]		Enter

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629[a]	0.396	0.393	2.40215

a. Predictors: (Constant), Kegunaan

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	767.604	1	767.604	133.027	.000[b]
	Residual	1171.371	203	5.770		
	Total	1938.976	204			

a. Dependent Variable: Kepuasan
b. Predictors: (Constant), Kegunaan

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.953	1.269		1.538	0.126
	Kegunaan	0.649	0.056	0.629	11.534	0.000

a. Dependent Variable: Kepuasan

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Kegunaan*Digital service channel, Kegunaan, Digital service channel[b]		Enter

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.840[a]	0.706	0.702	1.68346

a. Predictors: (Constant), Kegunaan*Digital service channel, Kegunaan, Digital

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1369.335	3	456.445	161.058	.000[b]
	Residual	569.641	201	2.834		
	Total	1938.976	204			

a. Dependent Variable: Kepuasan
b. Predictors: (Constant), Kegunaan*Digital service channel, Kegunaan, Digital service channel

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.819	2.655		1.062	0.290
	Kegunaan	-0.187	0.135	-0.181	-1.386	0.167
	Digital service channel	0.401	0.115	0.471	3.485	0.001
	Kegunaan*Digital service channel	0.012	0.005	0.536	2.354	0.020

a. Dependent Variable: Kepuasan

Variabel X2 = Kenyamanan

Variables Entered/Removed[a]

Model	Variables Entered	Removed	Method
1	Kenyamanan[b]		Enter

a. Dependent Variable: Kepuasan

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.647[a]	0.419	0.416	2.35580

a. Predictors: (Constant), Kenyamanan

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	812.366	1	812.366	146.377	.000[b]
	Residual	1126.610	203	5.550		
	Total	1938.976	204			

a. Dependent Variable: Kepuasan

b. Predictors: (Constant), Kenyamanan

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.731	1.229		1.408	0.161
	Kenyamanan	0.657	0.054	0.647	12.099	0.000

a. Dependent Variable: Kepuasan

Variables Entered/Removed[a]

Model	Variables Entered	Removed	Method
1	Kenyamanan*Digital service channel, Kenyamanan, Digital service channel[b]		Enter

a. Dependent Variable: Kepuasan

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.843[a]	0.711	0.707	1.66954

a. Predictors: (Constant), Kenyamanan*Digital service channel, Kenyamanan, Digital service channel

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1378.715	3	459.572	164.877	.000[b]
	Residual	560.260	201	2.787		
	Total	1938.976	204			

a. Dependent Variable: Kepuasan

b. Predictors: (Constant), Kenyamanan*Digital service channel, Kenyamanan, Digital service channel

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.634	2.572		0.635	0.526
	Kenyamanan	-0.101	0.132	-0.100	-0.768	0.443
	Digital service channel	0.407	0.113	0.477	3.612	0.000
	Kenyamanan*Digital service channel	0.011	0.005	0.468	2.091	0.038

a. Dependent Variable: Kepuasan

Variabel X3 = Keamanan

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Keamanan[b]		Enter

a. Dependent Variable: Kepuasan

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.718[a]	0.516	0.513	2.15074

a. Predictors: (Constant), Keamanan

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	999.965	1	999.965	216.177	.000[b]
	Residual	939.011	203	4.626		
	Total	1938.976	204			

a. Dependent Variable: Kepuasan

b. Predictors: (Constant), Keamanan

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.450	0.898		3.843	0.000
	Keamanan	0.641	0.044	0.718	14.703	0.000

a. Dependent Variable: Kepuasan

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Keamanan*Digital		Enter

a. Dependent Variable: Kepuasan

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.848[a]	0.719	0.714	1.64775

a. Predictors: (Constant), Keamanan*Digital service channel, Digital service channel, Keamanan

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1393.247	3	464.416	171.051	.000[b]
	Residual	545.729	201	2.715		
	Total	1938.976	204			

a. Dependent Variable: Kepuasan

b. Predictors: (Constant), Keamanan*Digital service channel, Digital service channel, Keamanan

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-1.247	2.483		-0.502	0.616
	Keamanan	0.124	0.150	0.138	0.826	0.410
	Digital service channel	0.511	0.100	0.599	5.092	0.000
	Keamanan*Digital service channel	0.003	0.005	0.148	0.599	0.550

a. Dependent Variable: Kepuasan

Variabel X4 = Keterlibatan Karyawan-Nasabah

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Keterlibatan Karyawan-Nasabah[b]		Enter

a. Dependent Variable: Kepuasan

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.766[a]	0.587	0.585	1.98546

a. Predictors: (Constant), Keterlibatan Karyawan-Nasabah

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1138.737	1	1138.737	288.868	.000[b]
	Residual	800.239	203	3.942		
	Total	1938.976	204			

a. Dependent Variable: Kepuasan

b. Predictors: (Constant), Keterlibatan Karyawan-Nasabah

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-0.083	0.983		-0.085	0.932
	Keterlibatan Karyawan-Nasabah	0.788	0.046	0.766	16.996	0.000

a. Dependent Variable: Kepuasan

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Keterlibatan Karyawan-Nasabah*Digital service channel, Digital service channel, Keterlibatan Karyawan-Nasabah[b]		Enter

a. Dependent Variable: Kepuasan

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.863[a]	0.745	0.741	1.56828

a. Predictors: (Constant), Keterlibatan Karyawan-Nasabah*Digital service channel, Digital service channel, Keterlibatan Karyawan-Nasabah

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1444.618	3	481.539	195.788	.000[b]
	Residual	494.358	201	2.459		
	Total	1938.976	204			

a. Dependent Variable: Kepuasan

b. Predictors: (Constant), Keterlibatan Karyawan-Nasabah*Digital service channel, Digital service channel, Keterlibatan Karyawan-Nasabah

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.157	2.400		0.899	0.370
	Keterlibatan Karyawan-Nasabah	0.002	0.137	0.002	0.012	0.990
	Digital service channel	0.266	0.102	0.312	2.611	0.010
	Keterlibatan Karyawan-Nasabah*Digital service	0.013	0.005	0.567	2.617	0.010

a. Dependent Variable: Kepuasan

Uji Regresi Linier Sederhana

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Kepuasan[b]		Enter

a. Dependent Variable: Loyalitas
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890[a]	0.792	0.791	1.829

a. Predictors: (Constant), Kepuasan

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2583.196	1	2583.196	772.318	.000[b]
	Residual	678.980	203	3.345		
	Total	3262.176	204			

a. Dependent Variable: Loyalitas
b. Predictors: (Constant), Kepuasan

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.934	0.696		9.968	0.000
	Kepuasan	1.154	0.042	0.890	27.791	0.000

a. Dependent Variable: Loyalitas

1. Uji Validitas dan Reliabilitas

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded[a]	0	0.0
	Total	205	100.0

a. Listwise deletion based on all variables in

Reliability

Cronbach's Alpha	N of Items
0.911	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	17.97	5.940	0.603	0.933
X1.2	17.90	5.775	0.787	0.888
X1.3	17.86	5.818	0.824	0.881
X1.4	17.80	5.935	0.845	0.878
X1.5	17.85	5.724	0.860	0.873

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded[a]	0	0.0
	Total	205	100.0

a. Listwise deletion based on all variables in

Reliability

Cronbach's Alpha	N of Items
0.905	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	18.00	5.814	0.756	0.887
X2.2	17.99	6.039	0.783	0.880
X2.3	17.99	5.902	0.811	0.874
X2.4	17.83	6.289	0.796	0.879
X2.5	17.95	6.218	0.681	0.902

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded[a]	0	0.0
	Total	205	100.0

a. Listwise deletion based on all variables in

Reliability

Cronbach's Alpha	N of Items
0.933	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X3.1	16.52	7.457	0.770	0.931
X3.2	16.26	7.558	0.883	0.907
X3.3	16.25	7.600	0.799	0.923
X3.4	16.08	8.008	0.851	0.914
X3.5	16.07	8.176	0.849	0.916

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded[a]	0	0.0
	Total	205	100.0

a. Listwise deletion based on all variables in

Reliability

Cronbach's Alpha	N of Items
0.914	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X4.1	16.97	5.940	0.748	0.901
X4.2	16.95	5.527	0.806	0.890
X4.3	16.72	5.910	0.784	0.894
X4.4	16.69	6.167	0.794	0.893
X4.5	16.69	5.861	0.780	0.894

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded[a]	0	0.0
	Total	205	100.0

a. Listwise deletion based on all variables in

Reliability

Cronbach's Alpha	N of Items
0.960	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X5.1	21.82	9.489	0.831	0.957
X5.2	21.85	9.292	0.876	0.952
X5.3	21.95	9.194	0.901	0.950
X5.4	22.14	8.985	0.831	0.958
X5.5	22.03	8.935	0.904	0.949
X5.6	22.05	8.949	0.906	0.949

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded[a]	0	0.0
	Total	205	100.0

a. Listwise deletion based on all variables in

Reliability

Cronbach's Alpha	N of Items
0.947	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y1.1	12.41	5.096	0.913	0.917
Y1.2	12.40	5.534	0.873	0.930
Y1.3	12.24	5.928	0.802	0.951
Y1.4	12.35	5.208	0.905	0.920

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded[a]	0	0.0
	Total	205	100.0

a. Listwise deletion based on all variables in

Reliability

Cronbach's Alpha	N of Items
0.962	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Z1.1	21.63	10.861	0.902	0.952
Z1.2	21.54	11.387	0.910	0.951
Z1.3	21.60	11.163	0.875	0.955
Z1.4	21.70	10.847	0.871	0.956
Z1.5	21.63	11.078	0.887	0.953
Z1.6	21.58	11.804	0.836	0.959

2. F Tabel , t Tabel, r Tabel

Titik Persentase Distribusi F untuk Probabilita = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
181	3.89	3.05	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.77	1.75	1.72
182	3.89	3.05	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.77	1.75	1.72
183	3.89	3.05	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.77	1.75	1.72
184	3.89	3.05	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.81	1.77	1.75	1.72
185	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.75	1.72
186	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.75	1.72
187	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
188	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
189	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
190	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
191	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
192	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
193	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
194	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
195	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
196	3.89	3.04	2.65	2.42	2.26	2.15	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
197	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
198	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
199	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.99	1.93	1.88	1.84	1.80	1.77	1.74	1.72
200	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
201	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
202	3.89	3.04	2.65	2.42	2.26	2.14	2.06	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
203	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
204	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
205	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
206	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.72
207	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.84	1.80	1.77	1.74	1.71
208	3.89	3.04	2.65	2.42	2.26	2.14	2.05	1.98	1.93	1.88	1.83	1.80	1.77	1.74	1.71
209	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
210	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
211	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
212	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
213	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
214	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.88	1.83	1.80	1.77	1.74	1.71
215	3.89	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.77	1.74	1.71
216	3.88	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.77	1.74	1.71
217	3.88	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.77	1.74	1.71
218	3.88	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.77	1.74	1.71
219	3.88	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.77	1.74	1.71
220	3.88	3.04	2.65	2.41	2.26	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71
221	3.88	3.04	2.65	2.41	2.25	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71
222	3.88	3.04	2.65	2.41	2.25	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71
223	3.88	3.04	2.65	2.41	2.25	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71
224	3.88	3.04	2.64	2.41	2.25	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71
225	3.88	3.04	2.64	2.41	2.25	2.14	2.05	1.98	1.92	1.87	1.83	1.80	1.76	1.74	1.71

Titik Persentase Distribusi t (df = 161 –200)

Pr / df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
161	0.67602	1.28683	1.65437	1.97481	2.34973	2.60871	3.14162
162	0.67601	1.28680	1.65431	1.97472	2.34959	2.60852	3.14130
163	0.67600	1.28677	1.65426	1.97462	2.34944	2.60833	3.14098
164	0.67599	1.28673	1.65420	1.97453	2.34930	2.60814	3.14067
165	0.67598	1.28670	1.65414	1.97445	2.34916	2.60595	3.14036
166	0.67597	1.28667	1.65408	1.97436	2.34902	2.60577	3.14005
167	0.67596	1.28664	1.65403	1.97427	2.34888	2.60559	3.13975
168	0.67595	1.28661	1.65397	1.97419	2.34875	2.60541	3.13945
169	0.67594	1.28658	1.65392	1.97410	2.34862	2.60523	3.13915
170	0.67594	1.28655	1.65387	1.97402	2.34848	2.60506	3.13886
171	0.67593	1.28652	1.65381	1.97393	2.34835	2.60489	3.13857
172	0.67592	1.28649	1.65376	1.97385	2.34822	2.60471	3.13829
173	0.67591	1.28646	1.65371	1.97377	2.34810	2.60455	3.13801
174	0.67590	1.28644	1.65366	1.97369	2.34797	2.60438	3.13773
175	0.67589	1.28641	1.65361	1.97361	2.34784	2.60421	3.13745
176	0.67589	1.28638	1.65356	1.97353	2.34772	2.60405	3.13718
177	0.67588	1.28635	1.65351	1.97346	2.34760	2.60389	3.13691
178	0.67587	1.28633	1.65346	1.97338	2.34748	2.60373	3.13665
179	0.67586	1.28630	1.65341	1.97331	2.34736	2.60357	3.13638
180	0.67586	1.28627	1.65336	1.97323	2.34724	2.60342	3.13612
181	0.67585	1.28625	1.65332	1.97316	2.34713	2.60326	3.13587
182	0.67584	1.28622	1.65327	1.97308	2.34701	2.60311	3.13561
183	0.67583	1.28619	1.65322	1.97301	2.34690	2.60296	3.13536
184	0.67583	1.28617	1.65318	1.97294	2.34678	2.60281	3.13511
185	0.67582	1.28614	1.65313	1.97287	2.34667	2.60267	3.13487
186	0.67581	1.28612	1.65309	1.97280	2.34656	2.60252	3.13463
187	0.67580	1.28610	1.65304	1.97273	2.34645	2.60238	3.13438
188	0.67580	1.28607	1.65300	1.97266	2.34635	2.60223	3.13415
189	0.67579	1.28605	1.65296	1.97260	2.34624	2.60209	3.13391
190	0.67578	1.28602	1.65291	1.97253	2.34613	2.60195	3.13368
191	0.67578	1.28600	1.65287	1.97246	2.34603	2.60181	3.13345
192	0.67577	1.28598	1.65283	1.97240	2.34593	2.60168	3.13322
193	0.67576	1.28595	1.65279	1.97233	2.34582	2.60154	3.13299
194	0.67576	1.28593	1.65275	1.97227	2.34572	2.60141	3.13277
195	0.67575	1.28591	1.65271	1.97220	2.34562	2.60128	3.13255
196	0.67574	1.28589	1.65267	1.97214	2.34552	2.60115	3.13233
197	0.67574	1.28586	1.65263	1.97208	2.34543	2.60102	3.13212
198	0.67573	1.28584	1.65259	1.97202	2.34533	2.60089	3.13190
199	0.67572	1.28582	1.65255	1.97196	2.34523	2.60076	3.13169
200	0.67572	1.28580	1.65251	1.97190	2.34514	2.60063	3.13148

Catatan: Probabilita yang lebih kecil yang ditunjukkan pada judul tiap kolom adalah luas daerah dalam satu ujung, sedangkan probabilitas yang lebih besar adalah luas daerah dalam kedua ujung

Tabel r Product Moment
Pada Sig.0,05 (Two Tail)

N	r	N	r	N	r	N	r	N	r	N	r
1	0.997	41	0.301	81	0.216	121	0.177	161	0.154	201	0.138
2	0.95	42	0.297	82	0.215	122	0.176	162	0.153	202	0.137
3	0.878	43	0.294	83	0.213	123	0.176	163	0.153	203	0.137
4	0.811	44	0.291	84	0.212	124	0.175	164	0.152	204	0.137
5	0.754	45	0.288	85	0.211	125	0.174	165	0.152	205	0.136
6	0.707	46	0.285	86	0.21	126	0.174	166	0.151	206	0.136
7	0.666	47	0.282	87	0.208	127	0.173	167	0.151	207	0.136
8	0.632	48	0.279	88	0.207	128	0.172	168	0.151	208	0.135
9	0.602	49	0.276	89	0.206	129	0.172	169	0.15	209	0.135
10	0.576	50	0.273	90	0.205	130	0.171	170	0.15	210	0.135
11	0.553	51	0.271	91	0.204	131	0.17	171	0.149	211	0.134
12	0.532	52	0.268	92	0.203	132	0.17	172	0.149	212	0.134
13	0.514	53	0.266	93	0.202	133	0.169	173	0.148	213	0.134
14	0.497	54	0.263	94	0.201	134	0.168	174	0.148	214	0.134
15	0.482	55	0.261	95	0.2	135	0.168	175	0.148	215	0.133
16	0.468	56	0.259	96	0.199	136	0.167	176	0.147	216	0.133
17	0.456	57	0.256	97	0.198	137	0.167	177	0.147	217	0.133
18	0.444	58	0.254	98	0.197	138	0.166	178	0.146	218	0.132
19	0.433	59	0.252	99	0.196	139	0.165	179	0.146	219	0.132
20	0.423	60	0.25	100	0.195	140	0.165	180	0.146	220	0.132
21	0.413	61	0.248	101	0.194	141	0.164	181	0.145	221	0.131
22	0.404	62	0.246	102	0.193	142	0.164	182	0.145	222	0.131
23	0.396	63	0.244	103	0.192	143	0.163	183	0.144	223	0.131
24	0.388	64	0.242	104	0.191	144	0.163	184	0.144	224	0.131
25	0.381	65	0.24	105	0.19	145	0.162	185	0.144	225	0.13
26	0.374	66	0.239	106	0.189	146	0.161	186	0.143	226	0.13
27	0.367	67	0.237	107	0.188	147	0.161	187	0.143	227	0.13
28	0.361	68	0.235	108	0.187	148	0.16	188	0.142	228	0.129
29	0.355	69	0.234	109	0.187	149	0.16	189	0.142	229	0.129
30	0.349	70	0.232	110	0.186	150	0.159	190	0.142	230	0.129
31	0.344	71	0.23	111	0.185	151	0.159	191	0.141	231	0.129
32	0.339	72	0.229	112	0.184	152	0.158	192	0.141	232	0.128
33	0.334	73	0.227	113	0.183	153	0.158	193	0.141	233	0.128
34	0.329	74	0.226	114	0.182	154	0.157	194	0.14	234	0.128
35	0.325	75	0.224	115	0.182	155	0.157	195	0.14	235	0.127
36	0.32	76	0.223	116	0.181	156	0.156	196	0.139	236	0.127
37	0.316	77	0.221	117	0.18	157	0.156	197	0.139	237	0.127
38	0.312	78	0.22	118	0.179	158	0.155	198	0.139	238	0.127
39	0.308	79	0.219	119	0.179	159	0.155	199	0.138	239	0.126
40	0.304	80	0.217	120	0.178	160	0.154	200	0.138	240	0.126