



PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.
KANTOR CABANG MEDAN GATOT SUBROTO (B0404)

Jalan Jend Gatot Subroto No 126 BA-BB Medan
 Telp. (061) 8447451 (Hunting) Facsimile (061) 8447452

Nomor : B:3259-IV/KC/SDM/08/2012
 Lamp : ----
 Perihal : Permohonan Riset.

Medan, 13 Agustus 2012

Kepada Yth :
 Ketua Program Study
 S-1 Akuntansi
 Fakultas Ekonomi Universitas Sumatera Utara
 Jl. Prof. T. M. Hanafia, SH Kampus USU
 Medan 20155

di

MEDAN

Menunjuk surat Saudara tersebut di atas perihal Permohonan Riset Mahasiswa Fakultas Ekonomi Universitas Sumatera Utara di Kantor Cabang BRI Medan Gatot Subroto, atas nama sbb :


| NO | NAMA MAHASISWA | NPM | Ket |
|----|----------------|-----------|--|
| 1 | 2 | 3 | 4 |
| 1 | Riza Harmelia | 080503024 | Judul : Pengaruh Nilai Nasabah, Kepercayaan dan Kualitas Layanan E-Banking Terhadap Kepuasan Nasabah Pada PT. Bank Rakyat Indonesia (Persero) Tbk, Kantor Cabang Medan Gatot Subroto |

Dengan ini kami sampaikan bahwa yang bersangkutan dapat melakukan Riset di Kantor Cabang BRI Medan Gatot Subroto, yang dilaksanakan pada tanggal **13 Agustus 2012** dengan catatan yang bersangkutan harus menjaga kerahasiaan bank BRI.

Demikian kami sampaikan atas kerjasamanya disampaikan terima kasih.

BANK RAKYAT INDONESIA
KANTOR CABANG


Munir Arifin
 Pinca


Eri Syafril Yuzar
 SPB

Tindasan :
 1. Arsip-

**Kuesioner Pengaruh Nilai Nasabah, Kepercayaan
dan Kualitas Layanan E-banking Terhadap Kepuasan Nasabah**

No. Responden:

1. Petunjuk Pengisian

Responden yang terhormat, bersama ini saya mohon kesediaan Bapak, Ibu atau Saudara/i untuk mengisi data kuesioner mengenai **“Pengaruh Nilai Nasabah, Kepercayaan, dan Kualitas Layanan E-banking Terhadap Kepuasan Nasabah pada Bank BRI Kantor Cabang Medan Gatot Subroto”**. Informasi yang Bapak, Ibu atau Sudara/i berikan merupakan bantuan yang sangat berarti dalam menyelesaikan penyusunan skripsi saya.

Oleh karena itu kepada responden, saya sebagai penulis mengharapkan:

1. Bapak, Ibu atau Saudara/i menjawab setiap pertanyaan dengan sejujur-jujurnya, dan perlu diketahui bahwa jawaban Bapak, Ibu atau Saudara/i tidak berhubungan dengan benar atau salah.
2. Pilihlah jawaban dengan memberi tanda *check* (✓) pada salah satu jawaban yang paling sesuai menurut Bapak, Ibu atau Sudara/i yaitu:
 - Sangat Setuju (SS)
 - Setuju (S)
 - Netral (N)
 - Tidak Setuju (TS)
 - Sangat Tidak Setuju (STS).
3. Setelah melakukan pengisian, mohon responden menyerahkan kepada pemberi kuesioner.

2. Identitas Responden

1. Nama :
2. Usia :
3. Profesi / Pekerjaan :

KUESIONER

Berikan tanda *check* (✓) pada jawaban yang paling sesuai menurut pendapat Anda. Nama responden bisa dikosongkan jika tidak bersedia.

Nama Responden :

Umur :

Pekerjaan :

- Persepsi atas Nilai Nasabah

| NO | PERNYATAAN | S | SS | N | TS | STS |
|----|--|---|----|---|----|-----|
| 1 | Bank BRI dapat digunakan untuk segala Transaksi Perbankan (pemindahbukuan, transfer, penarikan, penyetoran) dengan profesionalisme yang tinggi (mudah, cepat dan tepat) | | | | | |
| 2 | Bank BRI secara periodik memberikan hadiah kepada nasabahnya : awal pembukaan rekening, Untung Beliung BritAma, Undian Simpedes BRI, Program Undian WUZZZ..MAKIN MANTAP AJA! | | | | | |
| 3 | Citra BRI dimata nasabah adalah sangat baik dan dapat diandalkan sebagai mitra bisnis | | | | | |

- Persepsi atas Kepercayaan

| NO | PERNYATAAN | S | SS | N | TS | STS |
|----|---|---|----|---|----|-----|
| 1 | Saya menerima layanan yang cepat dan tepat dari karyawan Bank BRI ketika saya sedang melakukan transaksi | | | | | |
| 2 | Saya merasa aman dan nyaman ketika bertransaksi di Bank BRI | | | | | |
| 3 | Karyawan Bank BRI akan dengan senang hati menjawab berbagai pertanyaan saya mengenai produk perbankan mereka | | | | | |
| 4 | Pengetahuan yang dimiliki karyawan Bank BRI serta kemampuan mereka menumbuhkan kepercayaan saya terhadap Bank BRI | | | | | |

- Persepsi atas Layanan E-banking

| NO | PERNYATAAN | S | SS | N | TS | STS |
|----|--|---|----|---|----|-----|
| 1 | Layanan perbankan BRI dengan E-banking menjadi lebih baik, dapat diandalkan, transaksi menjadi lebih mudah dan cepat | | | | | |
| 2 | Layanan E-banking BRI sering mengalami gangguan | | | | | |
| 3 | Bila saya kesulitan dalam pengoperasian di E-banking BRI, maka pihak bank BRI dengan cepat menangani dan membantu saya | | | | | |

- Persepsi atas Kepuasan Nasabah

| NO | PERNYATAAN | S | SS | N | TS | STS |
|----|--|---|----|---|----|-----|
| 1 | Karyawan bank BRI baik dalam melayani (selalu menerapkan senyum, salam, sapa) | | | | | |
| 2 | Pelayanan perbankan yang diberikan Bank BRI sudah dapat memenuhi harapan saya | | | | | |
| 3 | Transaksi perbankan saya menjadi lebih cepat dan mudah karena berbagai fasilitas yang disediakan Bank BRI (seperti : E-banking, mobile banking, layanan call center 24 jam dan mesin ATM) | | | | | |
| 4 | Saya tidak perlu khawatir ketika saya harus melakukan transaksi (misal membayar rekening telepon, rekening listrik, maupun mengakses transaksi lainnya) dimanapun, sebab karena jaringan yang luas saya tetap dapat melakukan transaksi dimanapun dengan memanfaatkan fasilitas yang disediakan Bank BRI | | | | | |

Lampiran iii

Data Mentah Hasil Kuesioner

| NO | NILAI NASABAH | | | | KEPERCAYAAN | | | | | KUALITAS LAYANAN E-BANKING | | | | KEPUASAN NASABAH | | | | |
|----|---------------|------|------|----|-------------|------|------|------|----|----------------------------|------|------|----|------------------|------|------|------|----|
| | X1.1 | X1.2 | X1.3 | X1 | X2.1 | X2.2 | X2.3 | X2.4 | X2 | X3.1 | X3.2 | X3.3 | X3 | Y1.1 | Y1.2 | Y1.3 | Y1.4 | Y |
| 1 | 5 | 4 | 4 | 13 | 4 | 4 | 3 | 4 | 15 | 4 | 4 | 5 | 13 | 5 | 4 | 5 | 4 | 18 |
| 2 | 5 | 4 | 4 | 13 | 4 | 4 | 4 | 3 | 15 | 5 | 4 | 4 | 13 | 5 | 5 | 4 | 3 | 17 |
| 3 | 5 | 5 | 5 | 15 | 5 | 5 | 4 | 5 | 19 | 5 | 4 | 5 | 14 | 5 | 4 | 5 | 5 | 19 |
| 4 | 5 | 4 | 4 | 13 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 4 | 13 | 4 | 4 | 4 | 3 | 15 |
| 5 | 4 | 3 | 3 | 10 | 5 | 4 | 5 | 4 | 18 | 3 | 4 | 4 | 11 | 4 | 4 | 4 | 5 | 17 |
| 6 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 4 | 13 | 3 | 4 | 4 | 3 | 14 |
| 7 | 5 | 3 | 4 | 12 | 3 | 4 | 4 | 4 | 15 | 4 | 5 | 5 | 14 | 5 | 3 | 4 | 4 | 16 |
| 8 | 5 | 4 | 4 | 13 | 4 | 5 | 4 | 3 | 16 | 2 | 4 | 3 | 9 | 4 | 3 | 4 | 3 | 14 |
| 9 | 4 | 4 | 4 | 12 | 5 | 5 | 3 | 3 | 16 | 5 | 3 | 3 | 11 | 3 | 5 | 5 | 5 | 18 |
| 10 | 4 | 3 | 4 | 11 | 5 | 5 | 3 | 5 | 18 | 5 | 4 | 5 | 14 | 5 | 5 | 5 | 5 | 20 |
| 11 | 5 | 4 | 4 | 13 | 5 | 3 | 5 | 5 | 18 | 4 | 5 | 4 | 13 | 5 | 4 | 5 | 5 | 19 |
| 12 | 4 | 4 | 4 | 12 | 5 | 4 | 5 | 4 | 18 | 4 | 4 | 2 | 10 | 5 | 4 | 3 | 4 | 16 |
| 13 | 5 | 5 | 5 | 15 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 4 | 13 | 4 | 4 | 4 | 4 | 16 |
| 14 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 3 | 15 | 4 | 5 | 2 | 11 | 4 | 4 | 4 | 4 | 16 |
| 15 | 3 | 3 | 3 | 9 | 5 | 5 | 5 | 3 | 18 | 4 | 5 | 3 | 12 | 5 | 3 | 3 | 3 | 14 |
| 16 | 4 | 5 | 4 | 13 | 4 | 3 | 4 | 4 | 15 | 5 | 5 | 5 | 15 | 4 | 5 | 5 | 5 | 19 |
| 17 | 5 | 5 | 5 | 15 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 | 5 | 5 | 5 | 5 | 20 |
| 18 | 5 | 5 | 5 | 15 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 |
| 19 | 4 | 4 | 4 | 12 | 5 | 3 | 4 | 4 | 16 | 5 | 4 | 5 | 14 | 4 | 5 | 5 | 4 | 18 |
| 20 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 4 | 16 |
| 21 | 4 | 5 | 5 | 14 | 4 | 4 | 4 | 4 | 16 | 5 | 4 | 5 | 14 | 5 | 4 | 4 | 4 | 17 |
| 22 | 5 | 4 | 4 | 13 | 4 | 5 | 4 | 5 | 18 | 5 | 4 | 5 | 14 | 4 | 5 | 5 | 5 | 19 |
| 23 | 3 | 3 | 4 | 10 | 5 | 3 | 3 | 3 | 14 | 3 | 3 | 3 | 9 | 5 | 5 | 3 | 3 | 16 |
| 24 | 5 | 4 | 5 | 14 | 4 | 5 | 4 | 4 | 17 | 5 | 5 | 5 | 15 | 4 | 4 | 5 | 5 | 18 |
| 25 | 4 | 3 | 3 | 10 | 4 | 4 | 4 | 3 | 15 | 4 | 5 | 4 | 13 | 4 | 3 | 4 | 4 | 15 |
| 26 | 4 | 3 | 3 | 10 | 4 | 4 | 4 | 3 | 15 | 4 | 2 | 4 | 10 | 4 | 3 | 4 | 4 | 15 |
| 27 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 3 | 15 | 4 | 4 | 4 | 12 | 4 | 3 | 4 | 4 | 15 |
| 28 | 5 | 4 | 4 | 13 | 5 | 5 | 5 | 4 | 19 | 5 | 4 | 5 | 14 | 5 | 5 | 5 | 5 | 20 |
| 29 | 4 | 3 | 3 | 10 | 4 | 4 | 4 | 3 | 15 | 4 | 3 | 4 | 11 | 4 | 3 | 4 | 4 | 15 |
| 30 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 3 | 15 | 4 | 5 | 4 | 13 | 4 | 3 | 4 | 4 | 15 |
| 31 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 4 | 16 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 4 | 16 |
| 32 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 4 | 13 | 4 | 4 | 4 | 4 | 16 |
| 33 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 4 | 13 | 4 | 4 | 4 | 4 | 16 |
| 34 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 4 | 16 |
| 35 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 2 | 4 | 10 | 4 | 4 | 4 | 4 | 16 |

| | | | | | | | | | | | | | | | | | | |
|----|---|---|---|-----------|---|---|---|---|-----------|---|---|---|-----------|---|---|---|---|-----------|
| 36 | 5 | 4 | 4 | 13 | 5 | 5 | 5 | 4 | 19 | 5 | 5 | 5 | 15 | 5 | 4 | 5 | 5 | 19 |
| 37 | 5 | 4 | 4 | 13 | 5 | 5 | 5 | 4 | 19 | 5 | 4 | 5 | 14 | 5 | 4 | 5 | 5 | 19 |
| 38 | 4 | 3 | 3 | 10 | 4 | 4 | 4 | 3 | 15 | 4 | 5 | 4 | 13 | 4 | 3 | 4 | 4 | 15 |
| 39 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 |
| 40 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 3 | 15 | 4 | 2 | 4 | 10 | 4 | 3 | 4 | 4 | 15 |
| 41 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 4 | 16 | 4 | 2 | 4 | 10 | 4 | 4 | 4 | 4 | 16 |
| 42 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 3 | 15 | 4 | 4 | 4 | 12 | 4 | 3 | 4 | 4 | 15 |
| 43 | 5 | 3 | 4 | 12 | 4 | 5 | 4 | 5 | 18 | 5 | 4 | 5 | 14 | 5 | 5 | 4 | 4 | 18 |
| 44 | 5 | 4 | 5 | 14 | 4 | 5 | 5 | 4 | 18 | 5 | 4 | 5 | 14 | 4 | 4 | 5 | 4 | 17 |
| 45 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 2 | 4 | 10 | 4 | 4 | 4 | 4 | 16 |
| 46 | 1 | 5 | 4 | 10 | 3 | 5 | 3 | 3 | 14 | 1 | 2 | 4 | 7 | 5 | 4 | 5 | 3 | 17 |
| 47 | 5 | 4 | 4 | 13 | 5 | 5 | 5 | 4 | 19 | 2 | 1 | 3 | 6 | 5 | 1 | 4 | 4 | 14 |
| 48 | 5 | 5 | 5 | 15 | 5 | 5 | 5 | 5 | 20 | 3 | 1 | 2 | 6 | 5 | 4 | 5 | 5 | 19 |
| 49 | 4 | 4 | 5 | 13 | 5 | 5 | 4 | 4 | 18 | 5 | 2 | 5 | 12 | 5 | 4 | 5 | 5 | 19 |
| 50 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 3 | 15 | 2 | 2 | 4 | 8 | 4 | 3 | 4 | 4 | 15 |
| 51 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 3 | 15 | 3 | 2 | 2 | 7 | 4 | 3 | 4 | 4 | 15 |
| 52 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 2 | 2 | 3 | 7 | 4 | 4 | 4 | 4 | 16 |
| 53 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 3 | 15 | 4 | 2 | 4 | 10 | 4 | 3 | 4 | 4 | 15 |
| 54 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 3 | 15 | 4 | 2 | 4 | 10 | 4 | 3 | 4 | 4 | 15 |
| 55 | 5 | 4 | 4 | 13 | 5 | 5 | 5 | 4 | 19 | 2 | 2 | 2 | 6 | 5 | 5 | 5 | 5 | 20 |
| 56 | 5 | 4 | 3 | 12 | 2 | 3 | 2 | 3 | 10 | 2 | 2 | 3 | 7 | 3 | 3 | 3 | 2 | 11 |
| 57 | 4 | 4 | 4 | 12 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 | 4 | 4 | 4 | 4 | 16 |
| 58 | 2 | 2 | 2 | 6 | 2 | 4 | 3 | 3 | 12 | 4 | 3 | 4 | 11 | 2 | 3 | 2 | 3 | 10 |
| 59 | 4 | 5 | 4 | 13 | 5 | 5 | 5 | 5 | 20 | 4 | 3 | 4 | 11 | 3 | 3 | 4 | 5 | 15 |
| 60 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 4 | 13 | 4 | 3 | 4 | 4 | 15 |
| 61 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 4 | 12 | 4 | 4 | 4 | 5 | 17 |
| 62 | 4 | 3 | 4 | 11 | 4 | 3 | 4 | 3 | 14 | 3 | 2 | 3 | 8 | 4 | 3 | 4 | 4 | 15 |
| 63 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 5 | 14 | 4 | 4 | 4 | 4 | 16 |
| 64 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 4 | 13 | 4 | 4 | 4 | 4 | 16 |
| 65 | 4 | 4 | 3 | 11 | 4 | 4 | 4 | 4 | 16 | 4 | 3 | 4 | 11 | 4 | 4 | 4 | 4 | 16 |
| 66 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 | 4 | 4 | 4 | 4 | 16 |
| 67 | 4 | 4 | 5 | 13 | 5 | 4 | 5 | 5 | 19 | 5 | 3 | 4 | 12 | 5 | 4 | 5 | 5 | 19 |
| 68 | 4 | 5 | 4 | 13 | 3 | 4 | 4 | 4 | 15 | 5 | 1 | 3 | 9 | 4 | 4 | 4 | 4 | 16 |
| 69 | 5 | 4 | 4 | 13 | 5 | 5 | 5 | 5 | 20 | 4 | 5 | 4 | 13 | 4 | 4 | 4 | 4 | 16 |
| 70 | 4 | 4 | 4 | 12 | 4 | 4 | 3 | 3 | 14 | 4 | 5 | 4 | 13 | 4 | 4 | 4 | 4 | 16 |
| 71 | 5 | 3 | 4 | 12 | 4 | 4 | 4 | 5 | 17 | 3 | 2 | 4 | 9 | 4 | 4 | 5 | 5 | 18 |
| 72 | 5 | 5 | 4 | 14 | 3 | 3 | 3 | 3 | 12 | 4 | 5 | 3 | 12 | 5 | 3 | 2 | 4 | 14 |
| 73 | 5 | 5 | 3 | 13 | 4 | 4 | 4 | 3 | 15 | 5 | 5 | 5 | 15 | 5 | 4 | 4 | 4 | 17 |
| 74 | 4 | 4 | 4 | 12 | 3 | 3 | 3 | 3 | 12 | 4 | 5 | 5 | 14 | 3 | 3 | 4 | 5 | 15 |
| 75 | 4 | 4 | 4 | 12 | 3 | 3 | 3 | 3 | 12 | 3 | 2 | 3 | 8 | 5 | 3 | 3 | 3 | 14 |
| 76 | 2 | 3 | 2 | 7 | 4 | 4 | 4 | 4 | 16 | 2 | 2 | 2 | 6 | 5 | 5 | 4 | 4 | 18 |

| | | | | | | | | | | | | | | | | | | |
|-----|---|---|---|-----------|---|---|---|---|-----------|---|---|---|-----------|---|---|---|---|-----------|
| 77 | 5 | 4 | 4 | 13 | 5 | 3 | 3 | 4 | 15 | 4 | 5 | 4 | 13 | 5 | 4 | 4 | 4 | 17 |
| 78 | 5 | 4 | 4 | 13 | 4 | 4 | 4 | 4 | 16 | 5 | 5 | 4 | 14 | 4 | 4 | 5 | 4 | 17 |
| 79 | 5 | 5 | 5 | 15 | 2 | 3 | 3 | 2 | 10 | 2 | 2 | 3 | 7 | 5 | 5 | 4 | 4 | 18 |
| 80 | 5 | 4 | 4 | 13 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 4 | 13 | 5 | 4 | 5 | 4 | 18 |
| 81 | 5 | 5 | 4 | 14 | 4 | 3 | 5 | 5 | 17 | 3 | 2 | 3 | 8 | 1 | 2 | 3 | 2 | 8 |
| 82 | 5 | 4 | 4 | 13 | 4 | 4 | 5 | 3 | 16 | 3 | 2 | 3 | 8 | 2 | 2 | 3 | 2 | 9 |
| 83 | 5 | 5 | 5 | 15 | 4 | 4 | 4 | 3 | 15 | 3 | 2 | 3 | 8 | 5 | 4 | 4 | 4 | 17 |
| 84 | 5 | 5 | 5 | 15 | 5 | 3 | 3 | 4 | 15 | 4 | 5 | 4 | 13 | 5 | 4 | 5 | 5 | 19 |
| 85 | 2 | 2 | 3 | 7 | 2 | 5 | 3 | 4 | 14 | 3 | 5 | 4 | 12 | 5 | 4 | 5 | 4 | 18 |
| 86 | 5 | 5 | 4 | 14 | 5 | 4 | 4 | 4 | 17 | 5 | 5 | 5 | 15 | 5 | 4 | 5 | 5 | 19 |
| 87 | 4 | 4 | 3 | 11 | 4 | 4 | 5 | 3 | 16 | 4 | 5 | 5 | 14 | 5 | 4 | 5 | 5 | 19 |
| 88 | 4 | 4 | 4 | 12 | 3 | 4 | 5 | 3 | 15 | 4 | 5 | 4 | 13 | 4 | 5 | 3 | 2 | 14 |
| 89 | 5 | 4 | 4 | 13 | 5 | 5 | 4 | 3 | 17 | 3 | 4 | 4 | 11 | 5 | 4 | 4 | 4 | 17 |
| 90 | 5 | 4 | 4 | 13 | 4 | 5 | 4 | 4 | 17 | 3 | 2 | 2 | 7 | 2 | 3 | 3 | 2 | 10 |
| 91 | 5 | 4 | 4 | 13 | 4 | 5 | 4 | 4 | 17 | 4 | 3 | 4 | 11 | 5 | 5 | 5 | 3 | 18 |
| 92 | 5 | 4 | 5 | 14 | 5 | 5 | 5 | 5 | 20 | 2 | 2 | 3 | 7 | 2 | 2 | 3 | 3 | 10 |
| 93 | 5 | 5 | 5 | 15 | 4 | 5 | 5 | 5 | 19 | 3 | 2 | 2 | 7 | 5 | 3 | 4 | 4 | 16 |
| 94 | 3 | 2 | 3 | 8 | 3 | 4 | 5 | 4 | 16 | 3 | 2 | 3 | 8 | 5 | 5 | 4 | 4 | 18 |
| 95 | 5 | 5 | 5 | 15 | 4 | 5 | 4 | 5 | 18 | 4 | 5 | 5 | 14 | 5 | 4 | 4 | 4 | 17 |
| 96 | 5 | 4 | 4 | 13 | 4 | 4 | 5 | 4 | 17 | 2 | 3 | 3 | 8 | 4 | 3 | 4 | 4 | 15 |
| 97 | 5 | 4 | 4 | 13 | 2 | 3 | 3 | 2 | 10 | 2 | 2 | 2 | 6 | 3 | 3 | 4 | 4 | 14 |
| 98 | 5 | 4 | 3 | 12 | 3 | 4 | 4 | 4 | 15 | 4 | 5 | 3 | 12 | 4 | 3 | 4 | 4 | 15 |
| 99 | 5 | 5 | 4 | 14 | 2 | 2 | 3 | 2 | 9 | 2 | 3 | 2 | 7 | 4 | 3 | 4 | 4 | 15 |
| 100 | 2 | 3 | 3 | 8 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 5 | 14 | 4 | 4 | 4 | 4 | 16 |

Frekuensi Tabel

X1.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 1 | 1 | 1.0 | 1.0 | 1.0 |
| | 2 | 4 | 4.0 | 4.0 | 5.0 |
| | 3 | 3 | 3.0 | 3.0 | 8.0 |
| | 4 | 48 | 48.0 | 48.0 | 56.0 |
| | 5 | 44 | 44.0 | 44.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

X1.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 3 | 3.0 | 3.0 | 3.0 |
| | 3 | 27 | 27.0 | 27.0 | 30.0 |
| | 4 | 50 | 50.0 | 50.0 | 80.0 |
| | 5 | 20 | 20.0 | 20.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

X1.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 2 | 2.0 | 2.0 | 2.0 |
| | 3 | 14 | 14.0 | 14.0 | 16.0 |
| | 4 | 68 | 68.0 | 68.0 | 84.0 |
| | 5 | 16 | 16.0 | 16.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

X2.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 6 | 6.0 | 6.0 | 6.0 |
| | 3 | 9 | 9.0 | 9.0 | 15.0 |
| | 4 | 59 | 59.0 | 59.0 | 74.0 |
| | 5 | 26 | 26.0 | 26.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

X2.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 1 | 1.0 | 1.0 | 1.0 |
| | 3 | 14 | 14.0 | 14.0 | 15.0 |
| | 4 | 57 | 57.0 | 57.0 | 72.0 |
| | 5 | 28 | 28.0 | 28.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

X2.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 1 | 1.0 | 1.0 | 1.0 |
| | 3 | 16 | 16.0 | 16.0 | 17.0 |
| | 4 | 59 | 59.0 | 59.0 | 76.0 |
| | 5 | 24 | 24.0 | 24.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

X2.4

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 3 | 3.0 | 3.0 | 3.0 |
| | 3 | 32 | 32.0 | 32.0 | 35.0 |
| | 4 | 49 | 49.0 | 49.0 | 84.0 |
| | 5 | 16 | 16.0 | 16.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

X3.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 1 | 1 | 1.0 | 1.0 | 1.0 |
| | 2 | 12 | 12.0 | 12.0 | 13.0 |
| | 3 | 15 | 15.0 | 15.0 | 28.0 |
| | 4 | 50 | 50.0 | 50.0 | 78.0 |
| | 5 | 22 | 22.0 | 22.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

X3.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 1 | 3 | 3.0 | 3.0 | 3.0 |
| | 2 | 27 | 27.0 | 27.0 | 30.0 |
| | 3 | 13 | 13.0 | 13.0 | 43.0 |
| | 4 | 20 | 20.0 | 20.0 | 63.0 |
| | 5 | 37 | 37.0 | 37.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

X3.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 10 | 10.0 | 10.0 | 10.0 |
| | 3 | 19 | 19.0 | 19.0 | 29.0 |
| | 4 | 47 | 47.0 | 47.0 | 76.0 |
| | 5 | 24 | 24.0 | 24.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Y1.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 1 | 1 | 1.0 | 1.0 | 1.0 |
| | 2 | 4 | 4.0 | 4.0 | 5.0 |
| | 3 | 6 | 6.0 | 6.0 | 11.0 |
| | 4 | 51 | 51.0 | 51.0 | 62.0 |
| | 5 | 38 | 38.0 | 38.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Y1.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 1 | 1 | 1.0 | 1.0 | 1.0 |
| | 2 | 3 | 3.0 | 3.0 | 4.0 |
| | 3 | 29 | 29.0 | 29.0 | 33.0 |
| | 4 | 51 | 51.0 | 51.0 | 84.0 |
| | 5 | 16 | 16.0 | 16.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Y1.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 2 | 2.0 | 2.0 | 2.0 |
| | 3 | 10 | 10.0 | 10.0 | 12.0 |
| | 4 | 61 | 61.0 | 61.0 | 73.0 |
| | 5 | 27 | 27.0 | 27.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Y1.4

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 2 | 5 | 5.0 | 5.0 | 5.0 |
| | 3 | 11 | 11.0 | 11.0 | 16.0 |
| | 4 | 61 | 61.0 | 61.0 | 77.0 |
| | 5 | 23 | 23.0 | 23.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Hasil Uji Validitas, Reliabilitas dan Hasil Regresi

1. Variabel Nilai Nasabah

A. Uji Validitas

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|--------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| Item 1 | 7.8500 | 1.503 | .553 | .719 |
| Item 2 | 8.2800 | 1.517 | .600 | .655 |
| Item 3 | 8.1700 | 1.799 | .624 | .649 |

B. Uji Reliabilitas

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .755 | 3 |

2. Variabel Kepercayaan

A. Uji Validitas

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|--------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| Item 1 | 11.9600 | 2.726 | .605 | .703 |
| Item 2 | 11.8900 | 3.149 | .529 | .742 |
| Item 3 | 11.9500 | 3.038 | .596 | .710 |
| Item 4 | 12.2300 | 2.846 | .578 | .718 |

B. Uji Reliabilitas

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .773 | 4 |

3. Variabel Kualitas Layanan E-Banking

A. Uji Validitas

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|--------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| Item 1 | 7.4600 | 3.766 | .662 | .656 |
| Item 2 | 7.6500 | 2.876 | .570 | .801 |
| Item 3 | 7.4100 | 3.921 | .667 | .662 |

B. Uji Reliabilitas

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .776 | 3 |

4. Variabel Kepuasan Nasabah

A. Uji Validitas

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|--------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| Item 1 | 11.9300 | 3.116 | .549 | .730 |
| Item 2 | 12.3600 | 3.283 | .503 | .753 |
| Item 3 | 12.0100 | 3.283 | .673 | .671 |
| Item 4 | 12.1200 | 3.238 | .584 | .709 |

B. Uji Reliabilitas

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .770 | 4 |

Hasil Regresi

Regression

Variables Entered/Removed

| Model | Variables Entered | Variables Removed | Method |
|-------|---|-------------------|--------|
| 1 | X3= Kualitas Layanan e-banking, X1= Nilai Nasabah, X2= Kepercayaan ^a | | Enter |

a. All requested variables entered.

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .470 ^a | .221 | .196 | 2.07021 |

a. Predictors: (Constant), X3= Kualitas Layanan e-banking, X1= Nilai Nasabah, X2= Kepercayaan

b. Dependent Variable: Y= Kepuasan Nasabah

ANOVA^b

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1 | Regression | 116.608 | 3 | 38.869 | 9.069 | .000 ^a |
| | Residual | 411.432 | 96 | 4.286 | | |
| | Total | 528.040 | 99 | | | |

a. Predictors: (Constant), X3= Kualitas Layanan e-banking, X1= Nilai Nasabah, X2= Kepercayaan

b. Dependent Variable: Y= Kepuasan Nasabah

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|--------------------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 7.770 | 1.945 | | 3.996 | .000 | | |
| | X1= Nilai Nasabah | .112 | .119 | .087 | .935 | .352 | .945 | 1.058 |
| | X2= Kepercayaan | .229 | .100 | .219 | 2.300 | .024 | .897 | 1.115 |
| | X3= Kualitas Layanan e-banking | .297 | .080 | .343 | 3.701 | .000 | .945 | 1.058 |

a. Dependent Variable: Y= Kepuasan Nasabah

Collinearity Diagnostics^a

| Model | Dimen sion | Eigenvalue | Condition Index | Variance Proportions | | | |
|-------|------------|------------|-----------------|----------------------|-------------------|-----------------|--------------------------------|
| | | | | (Constant) | X1= Nilai Nasabah | X2= Kepercayaan | X3= Kualitas Layanan e-banking |
| 1 | 1 | 3.938 | 1.000 | .00 | .00 | .00 | .00 |
| | 2 | .040 | 9.953 | .01 | .09 | .02 | .92 |
| | 3 | .015 | 16.405 | .01 | .63 | .58 | .06 |
| | 4 | .008 | 22.201 | .98 | .28 | .41 | .02 |

a. Dependent Variable: Y= Kepuasan Nasabah

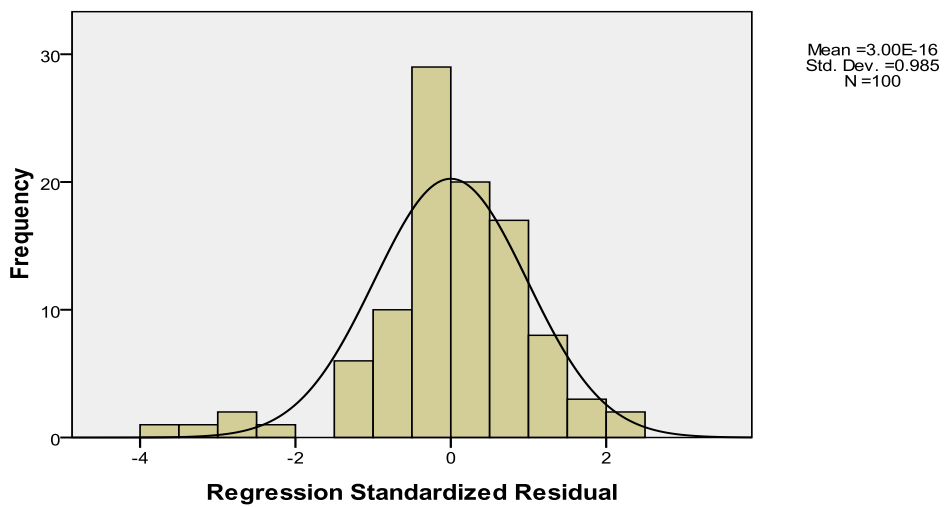
Residuals Statistics^a

| | Minimum | Maximum | Mean | Std. Deviation | N |
|-----------------------------------|----------|---------|---------|----------------|-----|
| Predicted Value | 13.2965 | 18.4873 | 16.1400 | 1.08529 | 100 |
| Std. Predicted Value | -2.620 | 2.163 | .000 | 1.000 | 100 |
| Standard Error of Predicted Value | .209 | .813 | .388 | .145 | 100 |
| Adjusted Predicted Value | 13.0872 | 18.3775 | 16.1303 | 1.12107 | 100 |
| Residual | -7.60723 | 4.64034 | .00000 | 2.03860 | 100 |
| Std. Residual | -3.675 | 2.241 | .000 | .985 | 100 |
| Stud. Residual | -3.751 | 2.343 | .002 | 1.018 | 100 |
| Deleted Residual | -7.92635 | 5.07049 | .00973 | 2.18221 | 100 |
| Stud. Deleted Residual | -4.039 | 2.400 | -.003 | 1.045 | 100 |
| Mahal. Distance | .016 | 14.264 | 2.970 | 3.215 | 100 |
| Cook's Distance | .000 | .231 | .018 | .046 | 100 |
| Centered Leverage Value | .000 | .144 | .030 | .032 | 100 |

a. Dependent Variable: Y= Kepuasan Nasabah

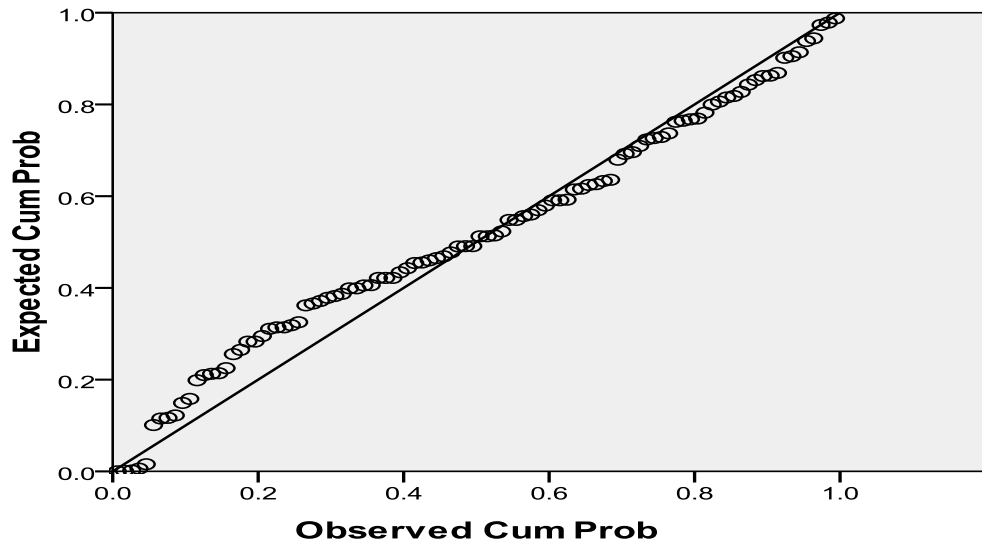
Histogram

Dependent Variable: Y= Kepuasan Nasabah



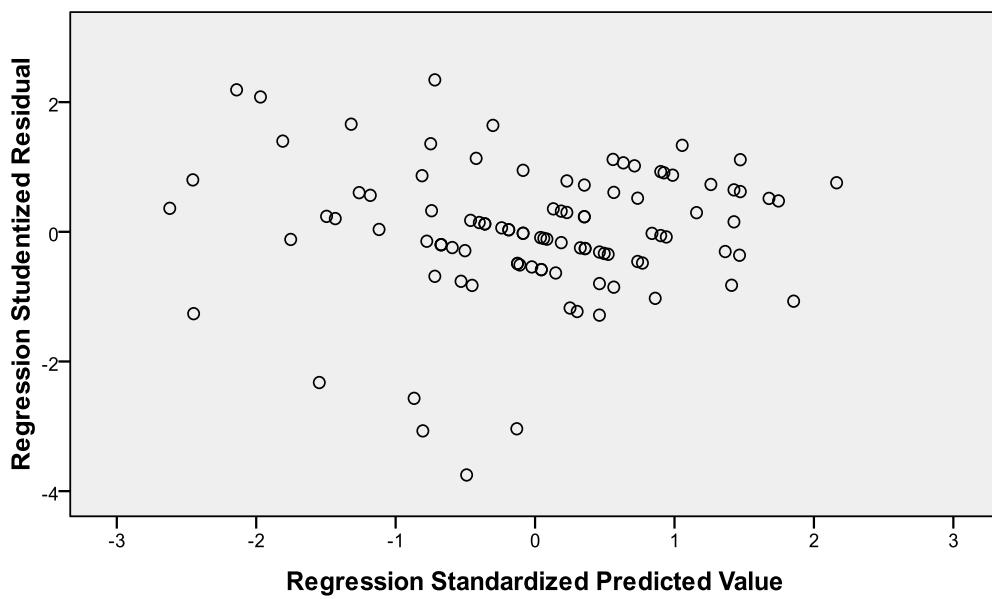
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Y= Kepuasan Nasabah



Scatterplot

Dependent Variable: Y= Kepuasan Nasabah



NPar Tests

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 100 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 2.03859808 |
| Most Extreme Differences | Absolute | .100 |
| | Positive | .052 |
| | Negative | -.100 |
| Kolmogorov-Smirnov Z | | .999 |
| Asymp. Sig. (2-tailed) | | .271 |

a. Test distribution is Normal.

b. Calculated from data.

Lampiran vi

Jadwal Penelitian

| No | Kegiatan | Juli 2012 | | | Agustus 2012 | | | September 2012 | | | Oktober 2012 | | |
|----|-----------------------|--------------|--|--|-----------------|--|--|-------------------|--|--|-----------------|--|--|
| 1 | Pengajuan Judul | | | | | | | | | | | | |
| 2 | Penyelesaian Proposal | | | | | | | | | | | | |
| 3 | Bimbingan Proposal | | | | | | | | | | | | |
| 4 | Pengumpulan Data | | | | | | | | | | | | |
| 5 | Pengolahan Data | | | | | | | | | | | | |
| 6 | Penyelesaian Skripsi | | | | | | | | | | | | |

