

Lampiran 1 Surat Ijin Penelitian



KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI
K.H. ABDURRAHMAN WAHID PEKALONGAN
FAKULTAS EKONOMI DAN BISNIS ISLAM

Jalan Pahlawan KM. 5 Rowolaku Kajen Kab. Pekalongan Kode Pos 51161
www.febi.uingusdur.ac.id email: febi@uingusdur.ac.id

Nomor : B-456/Un.27/J.IV.2/TL.00/03/2024
Sifat : Biasa
Lampiran : -
Hal : Surat Izin Penelitian

21 Mei 2024

Yth. Pimpinan KSPPS BTM Batang
di Bandar

Assalamu'alaikum Wr. Wb.

Diberitahukan dengan hormat bahwa:

Nama : Renin Amalia
NIM : 4220033
Jurusan/Prodi : Perbankan Syariah
Fakultas : Ekonomi Dan Bisnis Islam

Adalah mahasiswa Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan yang akan melakukan penelitian di Lembaga/Wilayah yang Bapak/Ibu Pimpin guna menyusun skripsi/tesis dengan judul


"Pengaruh Kepercayaan, Kualitas Layanan dan Pemberian Bonus Terhadap Loyalitas Nasabah (Studi Kasus Produk Tabungan Idul Fitri Di KSPPS BTM Batang Cabang Warungasem)"

Sehubungan dengan hal tersebut, dimohon dengan hormat bantuan Bapak/Ibu untuk memberikan izin dalam wawancara dan pengumpulan data penelitian dimaksud.

Demikian surat permohonan ini disampaikan, atas perhatian dan perkenannya diucapkan terima kasih.

Wassalamu'alaikum Wr. Wb.




Ditandatangani Secara Elektronik Oleh:

Prof. Dr. Hj. Shinta Dewi Rismawati, S.H, M.H
NIP. 197502201999032001
Dekan Fakultas Ekonomi dan Bisnis Islam



Dokumen ini ditandatangani secara elektronik menggunakan
Sertifikat Elektronik yang diterbitkan oleh Balai Sertifikasi
Elektronik (BSrE), Badan Siber dan Sandi Negara (BSSN)
sehingga tidak diperlukan tanda tangan dan stempel basah.



Lampiran 2 Surat Keterangan Telah Melakukan Penelitian

**KSPPS BTM BATANG**
KANTOR PUSAT
Badan Hukum Nomor : 342/PAD/M.KUKM.2/V/2017
Tanggal : 9 Mei 2017
Jl. Jenderal Sudirman No.397 Proyomanggan Batang Telp. (0285) 4493215,4493237, Fax. (0285)449323.

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

SURAT KETERANGAN
No. 007/A.III/PER-BTM.BTG/VII/2024

Yang bertanda tangan dibawah ini :

Nama : Nur Rokhman, S.Pd.
NIK : 3325061902870002
Jabatan : General Manager

Menerangkan dengan sebenarnya bahwa :



Nama : Renin Amalia
NIM : 4220033
Asal : Universitas Islam Negeri K.H.Abdurrahman Wahid Pekalongan
Program Studi Perbankan Syariah

Yang bersangkutan telah selesai melaksanakan Penelitian dengan judul “**Pengaruh Kepercayaan, Kualitas Pelayanan dan Pemberian Bonus Terhadap Loyalitas Nasabah (Studi Kasus Produk Tabungan Idul Fitri di KSPPS BTM Batang Cabang Warungasem)**”.

Demikian surat keterangan ini kami buat agar dapat dipergunakan sebagaimana mestinya.

Batang, 16 Juli 2024

KSPPS BTM Batang
General Manager,



Nur Rokhman, S.Pd.
NIK. 19870219 20220126 1 001

Lampiran 3 Kuesioner Penelitian

Kuesioner Penelitian

Assalamu'alaikum Wr.Wb

Kepada Nasabah KSPPS BTM Batang Cabang Warungasem

di Tempat

Saya Renin Amalia mahasiswi Prodi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri KH. Abdurrahman Wahid Pekalongan. Saat ini sedang melaksanakan penelitian sebagai syarat untuk menyelesaikan skripsi dengan judul **“Pengaruh Kepercayaan, Kualitas Layanan dan Bonus Terhadap Loyalitas Nasabah (Studi Kasus Produk Tabungan Idul Fitri di KSPPS BTM Batang Cabang Warungasem)”**.

Kuesioner ini semata-mata digunakan untuk tujuan ilmiah dan jawaban yang diberikan dijamin kerahasiaannya. Kebenaran dan kelengkapan jawaban sangat membantu dalam penyelesaian penelitian ini. Saya mengucapkan terimakasih kepada Bapak/Ibu/Saudara/I yang sudah meluangkan waktunya untuk mengisi kuesioner penelitian yang telah disediakan.

Wassalamu'alaikum Wr. Wb

A. Identitas Responden

1. Nama :
2. Jenis Kelamin : Laki-laki Perempuan
3. Usia : 17-30 tahun > 50 tahun
 31-50 tahun
4. Pekerjaan : Mahasiswa Pedagang Lainnya
 Wiraswasta PNS
5. Pendapatan : <500.000 >2.000.000-3.000.000
 >500.000-1.000.000 >3.000.000-4.000.000
 >1.000.000–2.000.000 >5.000.000

B. PETUNJUK PENGISIAN

Berilah tanda (√) pada kolom yang tersedia sesuai dengan jawaban Bapak/Ibu/Sdr.

1. Sangat Setuju (SS) 3. Kurang Setuju (KS) 5. Sangat Tidak Setuju (STS)
2. Setuju (S) 4. Tidak Setuju (TS)

| Indikator Kepercayaan | | Jawaban | | | | |
|------------------------------------|--|----------------|---|----|----|-----|
| No | Pertanyaan | SS | S | KS | TS | STS |
| 1 | Karyawan BTM adalah orang-orang yang handal dibidangnya | | | | | |
| 2 | Pihak BTM selalu memberikan pelayanan yang berkualitas | | | | | |
| 3 | Karyawan BTM jujur dalam bekerja | | | | | |
| 4 | Pihak BTM selalu melayani dengan baik agar nasabah merasa nyaman dan aman | | | | | |
| Indikator Kualitas Layanan | | Jawaban | | | | |
| No | Pertanyaan | SS | S | KS | TS | STS |
| 1 | Kemudahan prosedur pelayanan BTM | | | | | |
| 2 | Kemampuan petugas untuk cepat tanggap dalam mengatasi keluhan dari nasabah | | | | | |
| 3 | BTM menjamin keamanan nasabah dalam bertransaksi | | | | | |
| 4 | Saya merasa karyawan BTM memiliki rasa empati yang tinggi dan sangat membantu bagi nasabah | | | | | |
| 5 | Ketersediaan ruang tunggu yang nyaman | | | | | |
| Indikator Bonus | | Jawaban | | | | |
| No | Pertanyaan | SS | S | KS | TS | STS |
| 1 | Bonus diberikan secara adil | | | | | |
| 2 | Bonus yang diberikan sesuai keaktifan menabung | | | | | |
| 3 | Bonus diberikan tepat waktu | | | | | |
| Indikator Loyalitas Nasabah | | Jawaban | | | | |
| No | Pertanyaan | SS | S | KS | TS | STS |
| 1 | Menjadi anggota produk Tabungan Idul Fitri dalam waktu ≤ 1 tahun | | | | | |
| 2 | Menjadi anggota produk selain Tabungan Idul Fitri | | | | | |
| 3 | Menginformasikan kelebihan BTM kepada orang lain | | | | | |
| 4 | Banyak tawaran produk dari bank lain, tapi saya tetap percaya pada BTM Batang | | | | | |

Lampiran 4 Data Mentah Penelitian

| No | Indikator Kepercayaan | | | | Total |
|----|-----------------------|---|---|---|-------|
| | 1 | 2 | 3 | 4 | |
| 1 | 3 | 4 | 4 | 4 | 15 |
| 2 | 4 | 5 | 5 | 5 | 19 |
| 3 | 4 | 4 | 4 | 4 | 16 |
| 4 | 4 | 5 | 5 | 5 | 19 |
| 5 | 4 | 4 | 4 | 4 | 16 |
| 6 | 4 | 5 | 5 | 5 | 19 |
| 7 | 4 | 4 | 4 | 4 | 16 |
| 8 | 4 | 4 | 4 | 3 | 15 |
| 9 | 4 | 5 | 4 | 5 | 18 |
| 10 | 4 | 4 | 4 | 4 | 16 |
| 11 | 4 | 4 | 5 | 5 | 18 |
| 12 | 4 | 3 | 4 | 4 | 15 |
| 13 | 4 | 4 | 4 | 4 | 16 |
| 14 | 4 | 3 | 4 | 4 | 15 |
| 15 | 4 | 4 | 4 | 5 | 17 |
| 16 | 4 | 5 | 5 | 4 | 18 |
| 17 | 3 | 5 | 4 | 5 | 17 |
| 18 | 5 | 4 | 5 | 5 | 19 |
| 19 | 4 | 4 | 4 | 4 | 16 |
| 20 | 5 | 4 | 4 | 5 | 18 |
| 21 | 5 | 4 | 4 | 4 | 17 |
| 22 | 4 | 5 | 4 | 4 | 17 |
| 23 | 4 | 5 | 5 | 5 | 19 |
| 24 | 4 | 5 | 5 | 4 | 18 |
| 25 | 4 | 5 | 5 | 5 | 19 |
| 26 | 4 | 5 | 5 | 4 | 18 |
| 27 | 4 | 5 | 5 | 5 | 19 |
| 28 | 4 | 4 | 5 | 4 | 17 |
| 29 | 4 | 5 | 5 | 5 | 19 |
| 30 | 4 | 5 | 5 | 4 | 18 |
| 31 | 4 | 5 | 4 | 5 | 18 |
| 32 | 4 | 3 | 4 | 3 | 14 |
| 33 | 4 | 3 | 4 | 4 | 15 |
| 34 | 4 | 5 | 4 | 5 | 18 |
| 35 | 4 | 5 | 5 | 4 | 18 |
| 36 | 4 | 5 | 4 | 3 | 16 |
| 37 | 4 | 5 | 4 | 5 | 18 |
| 38 | 4 | 5 | 4 | 4 | 17 |
| 39 | 4 | 5 | 4 | 5 | 18 |
| 40 | 4 | 5 | 4 | 4 | 17 |
| 41 | 5 | 4 | 4 | 5 | 18 |
| 42 | 4 | 4 | 4 | 4 | 16 |

| | | | | | |
|----|---|---|---|---|----|
| 43 | 5 | 4 | 4 | 4 | 17 |
| 44 | 4 | 4 | 5 | 3 | 16 |
| 45 | 3 | 4 | 5 | 5 | 17 |
| 46 | 4 | 4 | 4 | 4 | 16 |
| 47 | 4 | 4 | 5 | 5 | 18 |
| 48 | 5 | 4 | 4 | 4 | 17 |
| 49 | 4 | 4 | 5 | 5 | 18 |
| 50 | 4 | 4 | 4 | 4 | 16 |
| 51 | 5 | 3 | 5 | 5 | 18 |
| 52 | 3 | 3 | 4 | 4 | 14 |
| 53 | 4 | 4 | 4 | 5 | 17 |
| 54 | 5 | 4 | 4 | 4 | 17 |
| 55 | 4 | 4 | 4 | 5 | 17 |
| 56 | 4 | 4 | 4 | 4 | 16 |
| 57 | 4 | 5 | 5 | 5 | 19 |
| 58 | 4 | 4 | 5 | 5 | 18 |
| 59 | 4 | 3 | 5 | 4 | 16 |
| 60 | 4 | 4 | 5 | 5 | 18 |
| 61 | 5 | 4 | 4 | 4 | 17 |
| 62 | 3 | 4 | 4 | 5 | 16 |
| 63 | 4 | 4 | 4 | 4 | 16 |
| 64 | 4 | 5 | 4 | 5 | 18 |
| 65 | 5 | 5 | 4 | 4 | 18 |
| 66 | 4 | 4 | 4 | 5 | 17 |
| 67 | 5 | 4 | 4 | 4 | 17 |
| 68 | 3 | 4 | 4 | 5 | 16 |
| 69 | 4 | 4 | 5 | 4 | 17 |
| 70 | 5 | 4 | 4 | 5 | 18 |
| 71 | 3 | 5 | 5 | 4 | 17 |
| 72 | 4 | 5 | 4 | 4 | 17 |
| 73 | 5 | 5 | 5 | 4 | 19 |
| 74 | 4 | 5 | 4 | 4 | 17 |
| 75 | 4 | 5 | 4 | 4 | 17 |
| 76 | 4 | 5 | 5 | 4 | 18 |
| 77 | 4 | 5 | 4 | 3 | 16 |
| 78 | 5 | 5 | 5 | 4 | 19 |
| 79 | 4 | 4 | 4 | 4 | 16 |
| 80 | 3 | 4 | 5 | 5 | 17 |
| 81 | 4 | 4 | 4 | 4 | 16 |
| 82 | 5 | 4 | 5 | 3 | 17 |
| 83 | 3 | 4 | 4 | 5 | 16 |
| 84 | 4 | 4 | 5 | 5 | 18 |
| 85 | 4 | 4 | 4 | 5 | 17 |
| 86 | 5 | 4 | 5 | 4 | 18 |
| 87 | 5 | 3 | 4 | 4 | 16 |
| 88 | 4 | 4 | 5 | 4 | 17 |

| | | | | | |
|-----|---|---|---|---|----|
| 89 | 5 | 3 | 4 | 4 | 16 |
| 90 | 5 | 4 | 5 | 4 | 18 |
| 91 | 5 | 3 | 5 | 4 | 17 |
| 92 | 5 | 3 | 5 | 5 | 18 |
| 93 | 4 | 3 | 3 | 4 | 14 |
| 94 | 3 | 4 | 3 | 4 | 14 |
| 95 | 4 | 5 | 4 | 4 | 17 |
| 96 | 4 | 4 | 4 | 4 | 16 |
| 97 | 5 | 4 | 4 | 4 | 17 |
| 98 | 5 | 3 | 5 | 4 | 17 |
| 99 | 5 | 4 | 5 | 4 | 18 |
| 100 | 4 | 4 | 4 | 4 | 16 |

| No | Indikator Kualitas Layanan | | | | | Total |
|----|----------------------------|---|---|---|---|-------|
| | 1 | 2 | 3 | 4 | 5 | |
| 1 | 4 | 5 | 5 | 5 | 3 | 22 |
| 2 | 4 | 4 | 5 | 5 | 4 | 22 |
| 3 | 4 | 5 | 5 | 4 | 5 | 23 |
| 4 | 4 | 4 | 5 | 5 | 4 | 22 |
| 5 | 4 | 5 | 5 | 4 | 3 | 21 |
| 6 | 4 | 4 | 5 | 5 | 4 | 22 |
| 7 | 4 | 5 | 5 | 4 | 3 | 21 |
| 8 | 4 | 4 | 5 | 5 | 4 | 22 |
| 9 | 4 | 5 | 5 | 4 | 3 | 21 |
| 10 | 4 | 4 | 5 | 5 | 4 | 22 |
| 11 | 4 | 5 | 5 | 4 | 3 | 21 |
| 12 | 4 | 3 | 5 | 5 | 4 | 21 |
| 13 | 4 | 4 | 4 | 4 | 3 | 19 |
| 14 | 4 | 3 | 4 | 3 | 4 | 18 |
| 15 | 4 | 4 | 4 | 4 | 3 | 19 |
| 16 | 4 | 4 | 4 | 3 | 3 | 18 |
| 17 | 4 | 5 | 5 | 5 | 3 | 22 |
| 18 | 5 | 3 | 4 | 4 | 3 | 19 |
| 19 | 4 | 4 | 5 | 5 | 3 | 21 |
| 20 | 5 | 5 | 5 | 3 | 4 | 22 |
| 21 | 4 | 4 | 4 | 5 | 3 | 20 |
| 22 | 5 | 5 | 5 | 4 | 4 | 23 |
| 23 | 4 | 4 | 4 | 4 | 3 | 19 |
| 24 | 4 | 5 | 4 | 5 | 4 | 22 |
| 25 | 5 | 4 | 5 | 4 | 3 | 21 |
| 26 | 4 | 5 | 4 | 5 | 4 | 22 |
| 27 | 5 | 4 | 5 | 4 | 3 | 21 |
| 28 | 5 | 5 | 4 | 5 | 5 | 24 |
| 29 | 5 | 4 | 5 | 4 | 4 | 22 |
| 30 | 5 | 5 | 4 | 5 | 5 | 24 |
| 31 | 5 | 4 | 5 | 4 | 4 | 22 |

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|----|---|---|---|---|---|----|
| 32 | 5 | 5 | 5 | 5 | 3 | 23 |
| 33 | 5 | 4 | 4 | 4 | 4 | 21 |
| 34 | 5 | 5 | 5 | 5 | 3 | 23 |
| 35 | 5 | 4 | 5 | 4 | 4 | 22 |
| 36 | 5 | 5 | 5 | 5 | 3 | 23 |
| 37 | 4 | 4 | 5 | 4 | 4 | 21 |
| 38 | 3 | 5 | 5 | 4 | 3 | 20 |
| 39 | 4 | 4 | 4 | 4 | 4 | 20 |
| 40 | 5 | 5 | 4 | 4 | 3 | 21 |
| 41 | 4 | 4 | 4 | 3 | 4 | 19 |
| 42 | 5 | 5 | 4 | 4 | 3 | 21 |
| 43 | 3 | 4 | 4 | 5 | 4 | 20 |
| 44 | 5 | 5 | 5 | 4 | 3 | 22 |
| 45 | 4 | 4 | 5 | 5 | 4 | 22 |
| 46 | 3 | 5 | 4 | 4 | 3 | 19 |
| 47 | 5 | 4 | 5 | 5 | 4 | 23 |
| 48 | 4 | 5 | 4 | 4 | 3 | 20 |
| 49 | 3 | 4 | 5 | 5 | 4 | 21 |
| 50 | 5 | 4 | 4 | 4 | 3 | 20 |
| 51 | 4 | 4 | 5 | 5 | 4 | 22 |
| 52 | 3 | 4 | 4 | 3 | 4 | 18 |
| 53 | 5 | 3 | 5 | 5 | 3 | 21 |
| 54 | 4 | 5 | 4 | 4 | 4 | 21 |
| 55 | 3 | 4 | 4 | 4 | 5 | 20 |
| 56 | 5 | 3 | 5 | 5 | 5 | 23 |
| 57 | 4 | 4 | 4 | 5 | 3 | 20 |
| 58 | 4 | 5 | 5 | 4 | 4 | 22 |
| 59 | 5 | 4 | 4 | 5 | 5 | 23 |
| 60 | 4 | 4 | 5 | 4 | 4 | 21 |
| 61 | 5 | 5 | 4 | 5 | 5 | 24 |
| 62 | 4 | 4 | 5 | 4 | 4 | 21 |
| 63 | 5 | 5 | 4 | 5 | 5 | 24 |
| 64 | 4 | 3 | 5 | 4 | 4 | 20 |
| 65 | 5 | 5 | 4 | 5 | 5 | 24 |
| 66 | 4 | 4 | 5 | 4 | 4 | 21 |
| 67 | 5 | 5 | 4 | 5 | 5 | 24 |
| 68 | 4 | 4 | 5 | 4 | 5 | 22 |
| 69 | 5 | 5 | 4 | 4 | 4 | 22 |
| 70 | 4 | 4 | 5 | 5 | 4 | 22 |
| 71 | 5 | 5 | 4 | 4 | 3 | 21 |
| 72 | 4 | 4 | 5 | 5 | 4 | 22 |
| 73 | 5 | 5 | 4 | 4 | 3 | 21 |
| 74 | 4 | 4 | 5 | 5 | 4 | 22 |
| 75 | 5 | 4 | 4 | 5 | 3 | 21 |
| 76 | 4 | 4 | 4 | 5 | 4 | 21 |
| 77 | 5 | 5 | 4 | 5 | 3 | 22 |

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|-----|---|---|---|---|---|----|
| 78 | 4 | 4 | 5 | 4 | 4 | 21 |
| 79 | 5 | 5 | 4 | 5 | 4 | 23 |
| 80 | 4 | 4 | 5 | 4 | 3 | 20 |
| 81 | 5 | 5 | 4 | 5 | 5 | 24 |
| 82 | 4 | 4 | 5 | 4 | 4 | 21 |
| 83 | 5 | 5 | 4 | 5 | 3 | 22 |
| 84 | 4 | 4 | 5 | 4 | 4 | 21 |
| 85 | 5 | 5 | 4 | 5 | 3 | 22 |
| 86 | 4 | 4 | 5 | 4 | 4 | 21 |
| 87 | 5 | 5 | 4 | 5 | 3 | 22 |
| 88 | 4 | 3 | 5 | 4 | 4 | 20 |
| 89 | 5 | 4 | 4 | 5 | 3 | 21 |
| 90 | 4 | 3 | 5 | 4 | 4 | 20 |
| 91 | 4 | 4 | 4 | 5 | 3 | 20 |
| 92 | 3 | 4 | 5 | 4 | 4 | 20 |
| 93 | 4 | 5 | 3 | 5 | 2 | 19 |
| 94 | 5 | 4 | 4 | 5 | 4 | 22 |
| 95 | 4 | 5 | 3 | 4 | 3 | 19 |
| 96 | 5 | 4 | 5 | 5 | 4 | 23 |
| 97 | 4 | 5 | 4 | 4 | 3 | 20 |
| 98 | 5 | 4 | 5 | 5 | 4 | 23 |
| 99 | 4 | 5 | 4 | 5 | 3 | 21 |
| 100 | 5 | 4 | 5 | 5 | 4 | 23 |

| No | Indikator Bonus | | | Total |
|----|-----------------|---|----------|-------|
| | 1 | 2 | 3 | |
| 1 | 3 | 4 | 3 | 10 |
| 2 | 4 | 3 | 3 | 10 |
| 3 | 4 | 4 | 4 | 12 |
| 4 | 4 | 4 | 4 | 12 |
| 5 | 4 | 3 | 4 | 11 |
| 6 | 5 | 4 | 4 | 13 |
| 7 | 5 | 4 | 4 | 13 |
| 8 | 4 | 4 | 5 | 13 |
| 9 | 4 | 5 | 4 | 13 |
| 10 | 5 | 4 | 4 | 13 |
| 11 | 4 | 5 | 4 | 13 |
| 12 | 4 | 4 | 4 | 12 |
| 13 | 4 | 5 | 4 | 13 |
| 14 | 4 | 4 | 4 | 12 |
| 15 | 4 | 5 | 3 | 12 |
| 16 | 4 | 4 | 3 | 11 |
| 17 | 5 | 5 | <u>4</u> | 14 |

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|----|---|---|---|----|
| 18 | 4 | 4 | 3 | 11 |
| 19 | 4 | 4 | 4 | 12 |
| 20 | 5 | 4 | 5 | 14 |
| 21 | 4 | 4 | 3 | 11 |
| 22 | 4 | 4 | 4 | 12 |
| 23 | 4 | 4 | 3 | 11 |
| 24 | 4 | 4 | 4 | 12 |
| 25 | 4 | 4 | 3 | 11 |
| 26 | 4 | 4 | 4 | 12 |
| 27 | 4 | 4 | 3 | 11 |
| 28 | 4 | 4 | 4 | 12 |
| 29 | 3 | 4 | 3 | 10 |
| 30 | 5 | 5 | 4 | 14 |
| 31 | 4 | 4 | 3 | 11 |
| 32 | 4 | 5 | 3 | 12 |
| 33 | 5 | 4 | 3 | 12 |
| 34 | 4 | 4 | 4 | 12 |
| 35 | 4 | 4 | 4 | 12 |
| 36 | 4 | 5 | 5 | 14 |
| 37 | 5 | 5 | 4 | 14 |
| 38 | 4 | 5 | 5 | 14 |
| 39 | 4 | 4 | 4 | 12 |
| 40 | 4 | 4 | 4 | 12 |
| 41 | 4 | 4 | 4 | 12 |
| 42 | 4 | 4 | 4 | 12 |
| 43 | 5 | 5 | 4 | 14 |
| 44 | 5 | 5 | 4 | 14 |
| 45 | 4 | 5 | 5 | 14 |
| 46 | 5 | 4 | 5 | 14 |
| 47 | 4 | 5 | 5 | 14 |
| 48 | 5 | 4 | 4 | 13 |
| 49 | 5 | 4 | 5 | 14 |
| 50 | 5 | 4 | 4 | 13 |
| 51 | 5 | 4 | 5 | 14 |
| 52 | 5 | 4 | 4 | 13 |
| 53 | 5 | 4 | 4 | 13 |
| 54 | 5 | 4 | 5 | 14 |
| 55 | 5 | 4 | 5 | 14 |
| 56 | 4 | 4 | 5 | 13 |
| 57 | 5 | 4 | 5 | 14 |
| 58 | 4 | 4 | 5 | 13 |

| | | | | |
|----|---|---|---|----|
| 59 | 5 | 4 | 4 | 13 |
| 60 | 4 | 4 | 5 | 13 |
| 61 | 5 | 4 | 4 | 13 |
| 62 | 4 | 4 | 5 | 13 |
| 63 | 4 | 4 | 3 | 11 |
| 64 | 4 | 4 | 5 | 13 |
| 65 | 4 | 4 | 3 | 11 |
| 66 | 4 | 5 | 4 | 13 |
| 67 | 4 | 4 | 5 | 13 |
| 68 | 4 | 4 | 5 | 13 |
| 69 | 3 | 4 | 4 | 11 |
| 70 | 3 | 4 | 4 | 11 |
| 71 | 4 | 4 | 5 | 13 |
| 72 | 4 | 4 | 5 | 13 |
| 73 | 4 | 4 | 5 | 13 |
| 74 | 4 | 4 | 5 | 13 |
| 75 | 4 | 4 | 5 | 13 |
| 76 | 4 | 4 | 5 | 13 |
| 77 | 4 | 5 | 4 | 13 |
| 78 | 4 | 4 | 5 | 13 |
| 79 | 4 | 4 | 3 | 11 |
| 80 | 4 | 4 | 5 | 13 |
| 81 | 5 | 4 | 4 | 13 |
| 82 | 5 | 4 | 5 | 14 |
| 83 | 5 | 4 | 5 | 14 |
| 84 | 5 | 4 | 4 | 13 |
| 85 | 4 | 4 | 5 | 13 |
| 86 | 4 | 4 | 3 | 11 |
| 87 | 4 | 5 | 5 | 14 |
| 88 | 4 | 4 | 3 | 11 |
| 89 | 4 | 5 | 5 | 14 |
| 90 | 5 | 4 | 4 | 13 |
| 91 | 5 | 4 | 5 | 14 |
| 92 | 4 | 4 | 5 | 13 |
| 93 | 4 | 4 | 3 | 11 |
| 94 | 4 | 4 | 5 | 13 |
| 95 | 5 | 4 | 4 | 13 |
| 96 | 5 | 4 | 5 | 14 |
| 97 | 5 | 4 | 4 | 13 |
| 98 | 5 | 4 | 5 | 14 |
| 99 | 4 | 3 | 4 | 11 |

| | | | | |
|-----|---|---|---|----|
| 100 | 4 | 3 | 4 | 11 |
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| No | Indikator Loyalitas Nasabah | | | | Total |
|----|-----------------------------|---|---|---|-------|
| | 1 | 2 | 3 | 4 | |
| 1 | 4 | 3 | 4 | 4 | 15 |
| 2 | 4 | 4 | 4 | 3 | 15 |
| 3 | 4 | 3 | 4 | 4 | 15 |
| 4 | 4 | 5 | 4 | 5 | 18 |
| 5 | 4 | 4 | 4 | 3 | 15 |
| 6 | 4 | 5 | 5 | 5 | 19 |
| 7 | 4 | 4 | 4 | 3 | 15 |
| 8 | 5 | 5 | 4 | 5 | 19 |
| 9 | 4 | 4 | 3 | 4 | 15 |
| 10 | 5 | 5 | 4 | 5 | 19 |
| 11 | 4 | 4 | 3 | 4 | 15 |
| 12 | 5 | 5 | 5 | 4 | 19 |
| 13 | 4 | 4 | 4 | 4 | 16 |
| 14 | 5 | 5 | 5 | 4 | 19 |
| 15 | 5 | 4 | 4 | 4 | 17 |
| 16 | 4 | 4 | 5 | 4 | 17 |
| 17 | 5 | 4 | 4 | 4 | 17 |
| 18 | 4 | 4 | 4 | 4 | 16 |
| 19 | 5 | 5 | 5 | 4 | 19 |
| 20 | 5 | 4 | 4 | 3 | 16 |
| 21 | 5 | 4 | 4 | 4 | 17 |
| 22 | 4 | 4 | 5 | 5 | 18 |
| 23 | 5 | 5 | 4 | 4 | 18 |
| 24 | 4 | 4 | 5 | 5 | 18 |
| 25 | 5 | 5 | 4 | 4 | 18 |
| 26 | 4 | 4 | 5 | 5 | 18 |
| 27 | 5 | 5 | 4 | 4 | 18 |
| 28 | 4 | 4 | 5 | 5 | 18 |
| 29 | 5 | 4 | 5 | 4 | 18 |
| 30 | 4 | 5 | 4 | 5 | 18 |
| 31 | 5 | 4 | 5 | 4 | 18 |
| 32 | 4 | 5 | 4 | 5 | 18 |
| 33 | 5 | 4 | 5 | 5 | 19 |
| 34 | 5 | 3 | 4 | 4 | 16 |
| 35 | 5 | 5 | 5 | 5 | 20 |
| 36 | 4 | 4 | 4 | 4 | 16 |

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|----|---|---|---|---|----|
| 37 | 5 | 4 | 4 | 5 | 18 |
| 38 | 4 | 4 | 4 | 4 | 16 |
| 39 | 5 | 4 | 4 | 5 | 18 |
| 40 | 4 | 4 | 4 | 4 | 16 |
| 41 | 5 | 4 | 4 | 5 | 18 |
| 42 | 4 | 5 | 4 | 5 | 18 |
| 43 | 5 | 4 | 4 | 4 | 17 |
| 44 | 5 | 4 | 4 | 4 | 17 |
| 45 | 5 | 4 | 5 | 5 | 19 |
| 46 | 5 | 4 | 4 | 4 | 17 |
| 47 | 5 | 4 | 5 | 5 | 19 |
| 48 | 4 | 5 | 4 | 4 | 17 |
| 49 | 4 | 5 | 5 | 5 | 19 |
| 50 | 5 | 5 | 4 | 4 | 18 |
| 51 | 4 | 5 | 4 | 5 | 18 |
| 52 | 5 | 5 | 4 | 4 | 18 |
| 53 | 4 | 5 | 4 | 5 | 18 |
| 54 | 5 | 5 | 4 | 4 | 18 |
| 55 | 4 | 5 | 4 | 4 | 17 |
| 56 | 5 | 4 | 5 | 5 | 19 |
| 57 | 4 | 5 | 4 | 4 | 17 |
| 58 | 4 | 4 | 3 | 3 | 14 |
| 59 | 4 | 5 | 3 | 5 | 17 |
| 60 | 5 | 4 | 4 | 4 | 17 |
| 61 | 4 | 5 | 3 | 5 | 17 |
| 62 | 5 | 4 | 4 | 4 | 17 |
| 63 | 4 | 5 | 3 | 5 | 17 |
| 64 | 5 | 4 | 4 | 4 | 17 |
| 65 | 5 | 5 | 4 | 5 | 19 |
| 66 | 5 | 4 | 4 | 4 | 17 |
| 67 | 5 | 5 | 5 | 5 | 20 |
| 68 | 5 | 5 | 4 | 4 | 18 |
| 69 | 5 | 5 | 5 | 4 | 19 |
| 70 | 5 | 5 | 4 | 4 | 18 |
| 71 | 5 | 5 | 5 | 4 | 19 |
| 72 | 5 | 5 | 4 | 4 | 18 |
| 73 | 4 | 5 | 5 | 4 | 18 |
| 74 | 4 | 5 | 4 | 5 | 18 |
| 75 | 5 | 5 | 5 | 4 | 19 |
| 76 | 4 | 5 | 4 | 4 | 17 |
| 77 | 5 | 5 | 5 | 5 | 20 |

| | | | | | |
|-----|---|---|---|---|----|
| 78 | 4 | 5 | 4 | 4 | 17 |
| 79 | 5 | 5 | 5 | 5 | 20 |
| 80 | 4 | 5 | 4 | 4 | 17 |
| 81 | 5 | 5 | 4 | 5 | 19 |
| 82 | 5 | 4 | 4 | 4 | 17 |
| 83 | 5 | 5 | 4 | 5 | 19 |
| 84 | 4 | 5 | 5 | 4 | 18 |
| 85 | 5 | 5 | 4 | 5 | 19 |
| 86 | 4 | 5 | 5 | 4 | 18 |
| 87 | 5 | 5 | 4 | 5 | 19 |
| 88 | 4 | 5 | 5 | 5 | 19 |
| 89 | 5 | 5 | 4 | 5 | 19 |
| 90 | 4 | 5 | 5 | 4 | 18 |
| 91 | 5 | 5 | 4 | 4 | 18 |
| 92 | 4 | 5 | 4 | 4 | 17 |
| 93 | 5 | 5 | 5 | 4 | 19 |
| 94 | 4 | 5 | 5 | 4 | 18 |
| 95 | 5 | 5 | 4 | 4 | 18 |
| 96 | 4 | 5 | 5 | 4 | 18 |
| 97 | 5 | 5 | 4 | 4 | 18 |
| 98 | 4 | 5 | 5 | 4 | 18 |
| 99 | 5 | 5 | 4 | 4 | 18 |
| 100 | 5 | 5 | 5 | 4 | 19 |



Lampiran 5 Output Hasil SPSS 20

| | X1.1 | X1.2 | X1.3 | X1.4 | Total | |
|-------|---------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| X1.1 | Pearson Correlation | 1 | ,264 | ,456 [*] | ,213 | ,732 ^{**} |
| | Sig. (2-tailed) | | ,159 | ,011 | ,257 | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 |
| X1.2 | Pearson Correlation | ,264 | 1 | ,206 | ,257 | ,591 ^{**} |
| | Sig. (2-tailed) | ,159 | | ,274 | ,170 | ,001 |
| | N | 30 | 30 | 30 | 30 | 30 |
| X1.3 | Pearson Correlation | ,456 [*] | ,206 | 1 | ,363 [*] | ,780 ^{**} |
| | Sig. (2-tailed) | ,011 | ,274 | | ,049 | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 |
| X1.4 | Pearson Correlation | ,213 | ,257 | ,363 [*] | 1 | ,631 ^{**} |
| | Sig. (2-tailed) | ,257 | ,170 | ,049 | | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 |
| Total | Pearson Correlation | ,732 ^{**} | ,591 ^{**} | ,780 ^{**} | ,631 ^{**} | 1 |
| | Sig. (2-tailed) | ,000 | ,001 | ,000 | ,000 | |
| | N | 30 | 30 | 30 | 30 | 30 |

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

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

Uji Validitas Variabel Kepercayaan (X1)

Uji Validitas Variabel Kualitas Layanan (X2)

Correlations

| | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | Total |
|---------------------|-------------------|------|-------------------|------|-------------------|--------------------|
| Pearson Correlation | 1 | ,283 | ,417 [*] | ,310 | ,371 [*] | ,704 ^{**} |
| | Sig. (2-tailed) | | ,130 | ,022 | ,095 | ,044 |
| | N | 30 | 30 | 30 | 30 | 30 |
| Pearson Correlation | ,283 | 1 | ,276 | ,043 | ,430 [*] | ,653 ^{**} |
| | Sig. (2-tailed) | ,130 | | ,140 | ,823 | ,018 |
| | N | 30 | 30 | 30 | 30 | 30 |
| Pearson Correlation | ,417 [*] | ,276 | 1 | ,327 | ,253 | ,729 ^{**} |
| | Sig. (2-tailed) | ,022 | ,140 | | ,078 | ,178 |
| | N | 30 | 30 | 30 | 30 | 30 |

| | | | | | | |
|---------------------|--------|--------|--------|--------|--------|--------|
| N | 30 | 30 | 30 | 30 | 30 | 30 |
| Pearson Correlation | ,310 | ,043 | ,327 | 1 | -,114 | ,503** |
| Sig. (2-tailed) | ,095 | ,823 | ,078 | | ,547 | ,005 |
| N | 30 | 30 | 30 | 30 | 30 | 30 |
| Pearson Correlation | ,371* | ,430* | ,253 | -,114 | 1 | ,596** |
| Sig. (2-tailed) | ,044 | ,018 | ,178 | ,547 | | ,001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 |
| Pearson Correlation | ,704** | ,653** | ,729** | ,503** | ,596** | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,005 | ,001 | |
| N | 30 | 30 | 30 | 30 | 30 | 30 |

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

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

Uji Validitas Variabel Bonus (X3)

Correlations

| | | X3.1 | X3.2 | X3.3 | TOTAL |
|---------------|---------------------|--------|--------|--------|--------|
| X3 .1 | Pearson Correlation | 1 | ,530** | ,415* | ,775** |
| | Sig. (2-tailed) | | ,003 | ,023 | ,000 |
| | N | 30 | 30 | 30 | 30 |
| X3 .2 | Pearson Correlation | ,530** | 1 | ,293 | ,675** |
| | Sig. (2-tailed) | ,003 | | ,116 | ,000 |
| | N | 30 | 30 | 30 | 30 |
| X3 .3 | Pearson Correlation | ,415* | ,293 | 1 | ,847** |
| | Sig. (2-tailed) | ,023 | ,116 | | ,000 |
| | N | 30 | 30 | 30 | 30 |
| TO TA L | Pearson Correlation | ,775** | ,675** | ,847** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | |
| | N | 30 | 30 | 30 | 30 |

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

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

Uji Validitas Variabel Loyalitas Nasabah (X4)

Correlations

| | | X4.1 | X4.2 | X4.3 | X4.4 | TOTAL |
|-------|---------------------|--------|--------|-------|--------|--------|
| X4.1 | Pearson Correlation | 1 | ,481** | ,293 | ,472** | ,842** |
| | Sig. (2-tailed) | | ,007 | ,117 | ,008 | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 |
| X4.2 | Pearson Correlation | ,481** | 1 | ,245 | ,357 | ,762** |
| | Sig. (2-tailed) | ,007 | | ,192 | ,053 | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 |
| X4.3 | Pearson Correlation | ,293 | ,245 | 1 | -,113 | ,435* |
| | Sig. (2-tailed) | ,117 | ,192 | | ,554 | ,016 |
| | N | 30 | 30 | 30 | 30 | 30 |
| X4.4 | Pearson Correlation | ,472** | ,357 | -,113 | 1 | ,681** |
| | Sig. (2-tailed) | ,008 | ,053 | ,554 | | ,000 |
| | N | 30 | 30 | 30 | 30 | 30 |
| TOTAL | Pearson Correlation | ,842** | ,762** | ,435* | ,681** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,016 | ,000 | |
| | N | 30 | 30 | 30 | 30 | 30 |

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

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

Uji Reliabilitas Variabel Kepercayaan (X1)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,627 | 4 |

Uji Reliabilitas Variabel Kualitas Layanan (X2)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,620 | 5 |

Uji Reliabilitas Variabel Bonus (X3)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,611 | 3 |

Uji Reliabilitas Variabel Loyalitas Nasabah (Y)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,639 | 4 |

Uji Normalitas *Kolmogorov-Smirnov*

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 100 |
| Normal Parameters ^{a,b} | Mean | 0E-7 |
| | Std. Deviation | 1,23878766 |
| | Absolute | ,109 |
| Most Extreme Differences | Positive | ,071 |
| | Negative | -,109 |
| Kolmogorov-Smirnov Z | | 1,091 |
| Asymp. Sig. (2-tailed) | | ,185 |

a. Test distribution is Normal.

b. Calculated from data.

Uji Multikolinearitas

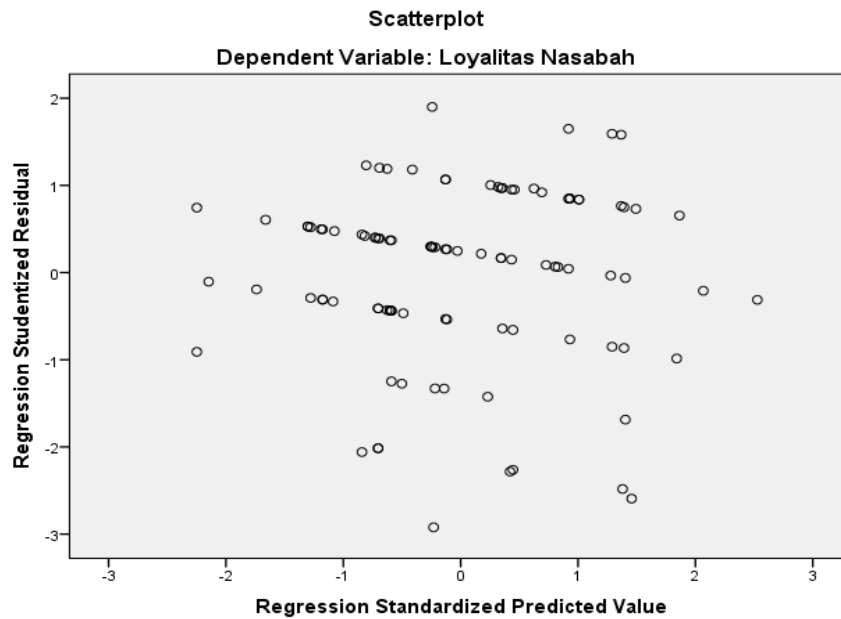
Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-----------|
| | B | Std. Error | | | | Beta | Tolerance |
| (Constant) | 17,578 | 3,059 | | 5,747 | ,000 | | |
| Kepercayaan | -,154 | ,103 | -,150 | -1,491 | ,139 | ,988 | 1,012 |
| Kualitas Layanan | ,126 | ,089 | ,142 | 1,427 | ,157 | ,998 | 1,002 |

| | | | | | | | |
|-------|------|------|------|------|------|------|-------|
| Bonus | ,003 | ,114 | ,003 | ,028 | ,977 | ,989 | 1,011 |
|-------|------|------|------|------|------|------|-------|

a. Dependent Variable: Loyalitas Nasabah

Uji Heteroskedastisitas Grafik Scatterplot



Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1,763 | 1,838 | | ,959 | ,340 |
| | X1 | -,063 | ,062 | -,101 | -1,012 | ,314 |
| | X2 | ,081 | ,053 | ,150 | 1,514 | ,133 |
| | X3 | -,115 | ,068 | -,168 | -1,683 | ,096 |

a. Dependent Variable: ABS_RES

Uji t Parsial

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|--------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | | | |
| 1 (Constant) | 3,354 | ,594 | | 5,645 | ,000 |
| X1 | ,269 | ,105 | ,303 | 2,562 | ,012 |
| X2 | ,314 | ,080 | ,444 | 3,920 | ,000 |
| X3 | ,251 | ,108 | ,211 | 2,325 | ,022 |

a. Dependent Variable: Y

Hasil Uji Regresi Linier Berganda

ANOVA^a

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|--------------|----------------|----|-------------|---------|-------------------|
| 1 Regression | 80,551 | 3 | 26,850 | 208,554 | ,000 ^b |
| Residual | 12,359 | 96 | ,129 | | |
| Total | 92,910 | 99 | | | |

a. Dependent Variable: Y

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

Uji F Simultan

Uji Koefisien Determinan

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,931 ^a | ,867 | ,863 | ,359 |

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

Lampiran 5 Dokumentasi Penelitian



Lampiran 6 Daftar Riwayat Hidup

DAFTAR RIWAYAT HIDUP

A. Identitas Diri

1. Nama : Renin Amalia
2. Tempat Tanggal Lahir : Batang, 15 November 2002
3. Jenis Kelamin : Perempuan
4. Agama : Islam
5. Alamat : Desa Masin, Warungasem, Batang
6. Email : reninamalia@gmail.com
7. Nomor Handphone : 085602451384
8. Nama Ayah : M. Farid
Pekerjaan : -
9. Nama Ibu : Rummyati
Pekerjaan : Ibu Rumah Tangga

B. Riwayat Pendidikan

1. TK : RA Wahid Hasyim Warungasem
2. SD/MI : MI Wahid Hasyim Warungasem
3. SMP/MTs : MTs Wahid Hasyim Warungasem
4. SMA : SMA N 1 Wonotunggal

B. Pengalaman Organisasi

1. Anggota UKM SPEAC UIN K.H. Abdurrahman Wahid Pekalongan 2021
2. Anggota UKM SPORT Divisi Badminton UIN K.H. Abdurrahman Wahid Pekalongan 2021





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LEMBAR PERNYATAAN PERSETUJUAN PUBLIKASI
KARYA ILMIAH UNTUK KEPENTINGAN AKADEMIS

Sebagai sivitas akademika UIN K.H. Abdurrahman Wahid Pekalongan, yang bertanda tangan dibawah ini, saya:

Nama : Renin Amalia
NIM : 4220033
Fakultas/Prodi : FEBI / PERBANKAN SYARIAH

Demi pengembangan ilmu pengetahuan, menyetujui untuk memberikan kepada Perpustakaan UIN K.H. Abdurrahman Wahid Pekalongan, Hak Bebas Royalti Non-Eksklusif atas karya ilmiah :

Tugas Akhir Skripsi Tesis Desertasi Lain-lain (.....)

**PENGARUH KEPERCAYAAN, KUALITAS LAYANAN, DAN BONUS TERHADAP
LOYALITAS NASABAH
(Studi Kasus Produk Tabungan Idul Fitri Di KSPPS BTM Batang Cabang
Warungasem)**

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Pekalongan, 30 Juli 2024



Renin Amalia
NIM. 4220033