

## LAMPIRAN

### Lampiran 1

#### KUESIONER PENELITIAN

**Kepada Yth.**

**Bapak/Ibu/Sdr.Responden**

**Di Tempat**

Kami berdoa semoga Bapak/Ibu/Sdr dalam lindungan Tuhan Yang Maha Esa. Program studi Ekonomi Syariah, Universitas Muhammadiyah Yogyakarta menugaskan kepada mahasiswa untuk melakukan survey skripsi tentang '**Analisis Faktor-faktor Yang Mempengaruhi Minat Nasabah Non Muslim Menjadi Nasabah Bank syariah(pada Bank Muamalat KC Kupang')**

Untuk tujuan tersebut, kami memohon kesediaan Bapak/ibu/Sdr menjadi responden guna pengisian kuisisioner survei ini. Atas perhatian dan bantuannya, kami mengucapkan terima kasih. Semua informasi dalam kuisisioner bersifat rahasia, dan identitas Bapak/Ibu/Sdr tetap akan dirahasiakan. Semua data akan digunakan untuk kepentingan akademisi. Terima kasih.

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#### **IDENTITAS RESPONDEN**

No. Responden:

1. Nama :
2. Jenis kelamin :
  - a. Pria
  - b. Wanita
3. Agama :
  - a. khatolik
  - b. Protestan
  - c. Hindu

d. Budha      e. Khong Huchu

4. Pekerjaan

:

a. pegawai negeri/ swasta

b. Pengusaha

c. Wiraswasta

d. Pelajar/ Mahasiswa

e. Lain-lain

5. Pendidikan terakhir :

a. SD

b. SMP

c. SMA

d. Diploma D1,D2, D3

e. Sarjana

6. sudah berapa lama menjadi nasabah Bank Muamalat KC Kupang?

a. <1 tahun    b. 1-3 Tahun    c. >3tahun

#### **KUESIONER**

Petunjuk; Berilah tanda (√) Pada jawaban yang anda anggap paling sesuai.

Keterangan;

5      SS      = Sangat Setuju

4      S        = Setuju

3      R        = Ragu

2      TS      = Tidak setuju

1      STS     = Sangat Tidak Setuju

No	ITEM PERTANYAAN	SS	S	R	TS	STS
1	Saya memiliki keluarga/kerabat di bank muamalat Kc Kupang					
2	Saya berminat menjadi nasabah di bank muamalat karena ada faktor dorongan keluarga di bank muamalat					
3	Saya mendapatkan informasi tentang bank muamalat dari keluarga saya yang bekerja di bank muamalat					
4	Saya memiliki hubungan yang cukup dekat dengan karyawan bank muamalat					
5	Menurut anda iklan yang di tawarkan bank muamalat cukup menarik minat nasabah					
6	Pemberian hadiah bagi nasabah cukup memuaskan					
7	Produk-produk bank muamalat telah di informasikan ke baerbagai kalangan masyarakat kupang.					
8	Promosi bank muamalat selalu up to date di berbagai media kupang					
9	Produk yang di tawarkan bank muamalat sesuai dengan kebutuhan nasabah					
10	Produk-produk di bank muamalat beragam, menarik, dan inovatif					
11	Produk yang di tawarkan bank muamalat persyaratanya tidak terlalu menyulitkan					
12	Memilih bank muamalat karena produk yang di tawarkan lebih menguntungkan					
13	Banyaknya keuntungan yang di dapat selama menjadi nasabah					

di bank muamalat /potongan harga, hadiah langsung,cashback,

- 14** Bagi hasil yang di berikan bank muamalat sudah adil dan sesuai kesepakatan
  - 15** Kejelasan besarnya nisbah bagi hasil yang transparan mampu mendorong nasabah untuk menjadi mitranya
  - 16** Nisbah bagi hasil yang di berikan bank muamalat menguntungkan nasabah
  - 17** Bank muamalat konsisten dalam menentukan margin
  - 18** Saya merasa puas menjadi nasabah di bank muamalat
  - 19** Dengan mempertimbangkan variabel bagi hasil, produk, promosi dan keluarga saudara berminat menjadi nasabah di bank Muamalat
  - 20** Saudara berminat menyarankan ke orang lain untuk menjadi nasabah di bank Muamalat
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Lampiran 2 Hasil Kuesioner

Responden	Keluarga X1				TOTAL		Responden	Promosi X2				TOTAL
	P1	P2	P3	P4				P5	P6	P7	P8	
R1	1	2	2	2	7		R1	3	2	4	2	11
R2	1	2	2	4	9		R2	4	3	4	4	15
R3	2	2	2	2	8		R3	3	2	2	2	9
R4	2	2	2	2	8		R4	4	4	4	5	17
R5	5	4	4	5	18		R5	3	4	3	4	14
R6	5	4	4	4	17		R6	3	4	4	4	15
R7	4	4	5	4	17		R7	3	3	3	4	13
R8	4	4	4	4	16		R8	3	3	3	3	12
R9	4	5	5	4	18		R9	4	3	3	3	13
R10	4	4	4	4	16		R10	4	3	3	3	13
R11	2	2	2	2	8		R11	4	4	3	4	15
R12	5	4	3	4	16		R12	3	3	3	3	12
R13	4	4	3	3	14		R13	4	4	4	4	16
R14	2	2	2	1	7		R14	3	4	3	4	14
R15	2	2	2	2	8		R15	5	5	4	4	18
R16	4	5	4	5	18		R16	4	4	3	3	14
R17	5	5	5	5	20		R17	4	4	4	4	16
R18	2	1	1	1	5		R18	4	4	4	5	17
R19	4	4	5	5	18		R19	4	4	4	3	15
R20	2	2	2	2	8		R20	4	4	4	4	16
R21	4	4	4	4	16		R21	4	4	4	4	16
R22	1	2	2	2	7		R22	3	4	3	3	13
R23	2	2	2	2	8		R23	3	4	4	4	15
R24	5	5	5	4	19		R24	4	4	4	4	16

R25	4	4	4	4	16		R25	3	3	3	3	12
R26	2	2	2	2	8		R26	4	4	4	3	15
R27	4	4	5	4	17		R27	4	2	2	2	10
R28	2	2	2	2	8		R28	3	4	4	4	15
R29	2	2	2	2	8		R29	3	3	3	3	12
R30	2	2	2	2	8		R30	4	4	4	3	15
R31	5	5	5	5	8		R31	4	4	3	2	13
R32	2	2	1	2	7		R32	2	2	3	3	10
R33	2	1	2	2	7		R33	4	2	3	3	12
R34	4	4	4	4	16		R34	4	3	2	2	11
R35	2	2	2	2	8		R35	4	4	4	4	16
R36	1	1	2	2	6		R36	4	4	4	4	16
R37	2	2	2	2	8		R37	5	4	4	4	17
R38	2	2	1	2	7		R38	3	3	3	3	12
R39	1	2	2	2	7		R39	3	4	4	3	14
R40	2	2	2	2	8		R40	4	4	4	4	16
R41	5	4	4	4	17		R41	3	3	4	3	13
R42	1	1	2	2	6		R42	4	4	4	4	16
R43	2	2	2	2	8		R43	3	3	3	3	12
R44	2	2	2	2	8		R44	4	4	4	4	16
R45	2	2	2	2	8		R45	4	5	4	4	17
R46	2	2	2	2	8		R46	4	4	4	4	16
R47	2	2	2	2	8		R47	3	3	3	3	12
R48	5	4	4	4	17		R48	5	5	4	3	17
R49	2	2	2	2	8		R49	4	3	3	2	12
R50	2	1	2	2	7		R50	4	4	4	4	16

Responden	Produk X3					TOTAL		Responden	Bagi Hasil X4					TOTAL
	P9	P10	P11	P12	P13				P14	P15	P16	P17	P18	
R1	4	4	4	4	3	19		R1	4	4	4	4	4	20
R2	4	4	4	4	3	19		R2	3	4	3	3	4	17
R3	4	4	4	2	2	16		R3	4	4	4	2	4	18
R4	4	4	5	4	4	21		R4	4	4	5	5	5	23
R5	4	4	4	4	3	19		R5	4	4	4	3	4	19
R6	5	5	4	4	3	21		R6	4	4	4	3	4	19
R7	4	4	4	4	3	17		R7	4	5	4	3	4	20
R8	4	4	4	4	4	20		R8	4	4	5	4	4	21
R9	3	4	4	4	4	19		R9	5	4	4	3	4	20
R10	4	4	3	4	3	18		R10	5	5	4	4	4	22
R11	5	5	5	5	4	24		R11	5	5	4	4	4	22
R12	4	4	4	4	3	19		R12	5	5	4	4	4	22
R13	5	5	3	4	3	20		R13	4	4	4	3	4	19
R14	4	5	4	5	4	22		R14	5	4	4	4	5	22
R15	5	5	5	5	4	24		R15	4	4	4	4	4	20
R16	5	5	3	4	4	21		R16	4	4	4	4	4	20
R17	5	5	4	4	3	21		R17	3	3	3	4	3	16
R18	5	5	5	4	5	24		R18	4	4	4	4	4	20
R19	3	4	3	4	4	18		R19	5	5	4	4	5	23
R20	4	5	4	3	3	19		R20	5	5	4	4	4	22
R21	4	5	3	4	4	20		R21	5	4	5	4	5	23
R22	4	5	4	4	3	20		R22	4	4	4	3	4	19
R23	4	5	4	4	4	21		R23	4	4	4	3	4	19
R24	4	5	4	4	4	21		R24	4	4	4	3	4	19
R25	4	4	4	4	4	20		R25	5	4	4	4	4	21

R26	3	4	3	4	2	16		R26	4	3	4	4	3	18
R27	4	4	3	4	3	18		R27	4	4	4	3	3	18
R28	4	5	3	4	4	20		R28	4	3	4	3	4	18
R29	4	4	4	4	4	20		R29	4	4	4	4	4	20
R30	4	4	4	4	3	19		R30	4	3	3	3	4	17
R31	3	4	4	4	3	18		R31	4	4	4	4	4	20
R32	4	4	4	3	4	19		R32	4	4	3	3	3	17
R33	4	4	4	4	4	20		R33	3	3	3	3	4	16
R34	4	4	3	4	4	19		R34	4	4	4	4	4	20
R35	4	3	3	3	3	16		R35	5	4	5	4	5	23
R36	4	5	4	4	4	21		R36	4	4	4	4	4	20
R37	4	4	3	4	3	18		R37	4	4	3	3	4	18
R38	4	4	4	4	4	20		R38	3	3	3	3	3	15
R39	3	4	4	4	3	18		R39	4	4	4	3	4	19
R40	4	5	4	4	3	20		R40	5	4	4	4	4	21
R41	4	4	4	4	2	18		R41	2	3	3	3	3	14
R42	3	4	3	4	4	18		R42	4	4	4	4	4	20
R43	3	4	4	4	3	18		R43	4	4	4	4	4	20
R44	4	5	4	4	3	20		R44	4	4	4	4	3	19
R45	3	4	4	4	3	18		R45	4	4	4	3	4	19
R46	4	4	2	4	2	16		R46	4	4	4	3	4	19
R47	3	4	3	4	3	18		R47	4	4	4	4	3	19
R48	4	4	4	4	2	18		R48	4	5	4	3	4	20
R49	4	2	3	4	3	16		R49	4	3	3	3	3	16
R50	4	3	4	4	3	18		R50	4	4	4	4	4	20



Responden	Minat Y		TOTAL
	P19	P20	
R1	5	4	9
R2	4	4	8
R3	4	4	8
R4	5	5	10
R5	4	4	8
R6	4	4	8
R7	5	5	10
R8	5	5	10
R9	4	3	7
R10	4	3	7
R11	5	3	8
R12	4	4	8
R13	4	4	8
R14	4	3	7
R15	4	4	8
R16	4	3	7
R17	3	3	6
R18	4	4	8
R19	4	4	8
R20	4	4	8
R21	4	4	8
R22	4	3	7
R23	4	4	8
R24	4	4	8
R25	4	3	7
R26	4	3	7

R27	3	3	6
R28	4	4	8
R29	5	3	8
R30	4	3	7
R31	4	3	7
R32	4	4	8
R33	4	3	7
R34	4	4	8
R35	5	4	9
R36	4	4	8
R37	4	4	8
R38	3	3	6
R39	4	4	8
R40	4	3	7
R41	3	2	5
R42	4	4	8
R43	4	2	6
R44	4	4	8
R45	4	4	8
R46	4	3	7
R47	4	4	8
R48	4	4	8
R49	4	3	7
R50	4	4	8

**Lampiran 3 Output SPSS**

**1. Uji Validitas**

**Correlations**

		X1P1	X1P2	X1P3	X1P4	TOTALX1
X1P1	Pearson Correlation	1	.919**	.871**	.857**	.898**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	50	50	50	50	50
X1P2	Pearson Correlation	.919**	1	.922**	.908**	.914**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	50	50	50	50	50
X1P3	Pearson Correlation	.871**	.922**	1	.905**	.900**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	50	50	50	50	50
X1P4	Pearson Correlation	.857**	.908**	.905**	1	.888**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	50	50	50	50	50
TOTALX1	Pearson Correlation	.898**	.914**	.900**	.888**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	50	50	50	50	50

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

**Correlations**

		X2P1	X2P2	X2P3	X2P4	TOTALX2
X2P1	Pearson Correlation	1	.510**	.345*	.221	.639**
	Sig. (2-tailed)		.000	.014	.123	.000
	N	50	50	50	50	50
X2P2	Pearson Correlation	.510**	1	.635**	.597**	.881**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	50	50	50	50	50

X2P3	Pearson Correlation	.345*	.635**	1	.635**	.823**
	Sig. (2-tailed)	.014	.000		.000	.000
	N	50	50	50	50	50
X2P4	Pearson Correlation	.221	.597**	.635**	1	.798**
	Sig. (2-tailed)	.123	.000	.000		.000
	N	50	50	50	50	50
TOTALX2	Pearson Correlation	.639**	.881**	.823**	.798**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	50	50	50	50	50

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

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

#### Correlations

		X3P1	X3P2	X3P3	X3P4	X3P5	TOTALX3
X3P1	Pearson Correlation	1	.425**	.259	.153	.191	.605**
	Sig. (2-tailed)		.002	.069	.289	.183	.000
	N	50	50	50	50	50	50
X3P2	Pearson Correlation	.425**	1	.264	.252	.308*	.714**
	Sig. (2-tailed)	.002		.064	.077	.029	.000
	N	50	50	50	50	50	50
X3P3	Pearson Correlation	.259	.264	1	.183	.289*	.613**
	Sig. (2-tailed)	.069	.064		.203	.042	.000
	N	50	50	50	50	50	50
X3P4	Pearson Correlation	.153	.252	.183	1	.308*	.531**
	Sig. (2-tailed)	.289	.077	.203		.029	.000
	N	50	50	50	50	50	50
X3P5	Pearson Correlation	.191	.308*	.289*	.308*	1	.686**
	Sig. (2-tailed)	.183	.029	.042	.029		.000
	N	50	50	50	50	50	50
TOTALX3	Pearson Correlation	.605**	.714**	.613**	.531**	.686**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	

N	50	50	50	50	50	50
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\*\* . Correlation is significant at the 0.01 level (2-tailed).

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

**Correlations**

		X4P1	X4P2	X4P3	X4P4	X4P5	TOTALX4
X4P1	Pearson Correlation	1	.607**	.559**	.361**	.528**	.830**
	Sig. (2-tailed)		.000	.000	.010	.000	.000
	N	50	50	50	50	50	50
X4P2	Pearson Correlation	.607**	1	.431**	.226	.414**	.720**
	Sig. (2-tailed)	.000		.002	.115	.003	.000
	N	50	50	50	50	50	50
X4P3	Pearson Correlation	.559**	.431**	1	.468**	.581**	.804**
	Sig. (2-tailed)	.000	.002		.001	.000	.000
	N	50	50	50	50	50	50
X4P4	Pearson Correlation	.361**	.226	.468**	1	.278	.632**
	Sig. (2-tailed)	.010	.115	.001		.051	.000
	N	50	50	50	50	50	50
X4P5	Pearson Correlation	.528**	.414**	.581**	.278	1	.741**
	Sig. (2-tailed)	.000	.003	.000	.051		.000
	N	50	50	50	50	50	50
TOTALX4	Pearson Correlation	.830**	.720**	.804**	.632**	.741**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	50	50	50	50	50	50

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

**Correlations**

		Y1P1	Y2P2	TOTALY
Y1P1	Pearson Correlation	1	.465**	.797**
	Sig. (2-tailed)		.001	.000

	N	50	50	50
Y2P2	Pearson Correlation	.465**	1	.905**
	Sig. (2-tailed)	.001		.000
	N	50	50	50
TOTALLY	Pearson Correlation	.797**	.905**	1
	Sig. (2-tailed)	.000	.000	
	N	50	50	50

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

## 2. Uji Reliabilitas

### Reliability Statistics

Cronbach's Alpha	N of Items
.847	5

### Reliability Statistics

Cronbach's Alpha	N of Items
.811	5

### Reliability Statistics

Cronbach's Alpha	N of Items
.750	6

### Reliability Statistics

Cronbach's Alpha	N of Items
.791	6

**Reliability Statistics**

Cronbach's Alpha	N of Items
.864	3

**3. Uji Asumsi Klasik**

**Uji Normalitas**

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		50
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	.82666921
Most Extreme Differences	Absolute	.090
	Positive	.090
	Negative	-.066
Kolmogorov-Smirnov Z		.635
Asymp. Sig. (2-tailed)		.815
a. Test distribution is Normal.		

**Uji Heteroskedastistas**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.978	.916		1.068	.291
	TOTALX1	.023	.015	.205	1.509	.138
	TOTALX2	-.085	.035	-.354	-2.440	.019
	TOTALX3	-.010	.038	-.035	-.248	.805

TOTALX4	.041	.035	.161	1.153	.255
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a. Dependent Variable: Abs\_RES

## Uji Multikolonieritas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.229	1.610		2.006	.051		
	TOTALX1	-.025	.027	-.121	-.953	.346	.977	1.024
	TOTALX2	.032	.061	.071	.521	.605	.854	1.172
	TOTALX3	-.023	.068	-.045	-.337	.738	.897	1.115
	TOTALX4	.243	.062	.514	3.908	.000	.918	1.089

a. Dependent Variable: TOTALLY

**Coefficient Correlations<sup>a</sup>**

Model		TOTALX4	TOTALX1	TOTALX3	TOTALX2	
1	Correlations	TOTALX4	1.000	-.109	-.102	-.218
		TOTALX1	-.109	1.000	-.003	.127
		TOTALX3	-.102	-.003	1.000	-.275
		TOTALX2	-.218	.127	-.275	1.000
	Covariances	TOTALX4	.004	.000	.000	.000
		TOTALX1	.000	.001	-5.628E-6	.000
		TOTALX3	.000	-5.628E-6	.005	-.001
		TOTALX2	.000	.000	-.001	.004

a. Dependent Variable: TOTALLY



## Uji Autokorelasi

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.535 <sup>a</sup>	.586	.522	.863	1.406

a. Predictors: (Constant), TOTALX4, TOTALX1, TOTALX3, TOTALX2

b. Dependent Variable: TOTALLY

## 4. Uji Regresi Linier Berganda

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.535 <sup>a</sup>	.586	.522	.863	1.406

a. Predictors: (Constant), TOTALX4, TOTALX1, TOTALX3, TOTALX2

b. Dependent Variable: TOTALLY

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.394	4	3.349	4.500	.004 <sup>a</sup>
	Residual	33.486	45	.744		
	Total	46.880	49			

a. Predictors: (Constant), TOTALX4, TOTALX1, TOTALX3, TOTALX2

b. Dependent Variable: TOTALLY

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.229	1.610		2.006	.051
	TOTALX1	-.025	.027	-.121	-.953	.346
	TOTALX2	.032	.061	.071	.521	.605
	TOTALX3	-.023	.068	-.045	-.337	.738
	TOTALX4	.243	.062	.514	3.908	.000

a. Dependent Variable: TOTALLY