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APPENDIX

Kuisisioner

PENGARUH PERSEPSI NASABAH TERHADAP LEMBAGA PENJAMIN SIMPANAN (LPS), DAN TINGKAT SUKU BUNGA TERHADAP MINAT MENABUNG DI BANK DIGITAL NEO COMMERCE 2021-2022. (THE INFLUENCE OF CUSTOMERS PERCEPTION REGARDING THE IDIC AND DEPOSIT INTEREST RATE ON THE CUSTOMER INTEREST IN SAVING AT DIGITAL NEO COMMERCE BANK 2021-2022)

Yth. Bapak/Ibu (*Dear Mr and MS*)

Nasabah Bank Neo Commerce (*Customers Neo Commerce Bank*)

Di tempat (*In place*)

Saya Muhammad Adam Firdaus (014201900084) selaku mahasiswa tingkat akhir di President University dengan jurusan Management angkatan 2019. Saat ini saya sedang melakukan penelitian untuk memenuhi syarat kelulusan yang berjudul "**PENGARUH PERSEPSI NASABAH TERHADAP LEMBAGA PENJAMIN SIMPANAN (LPS), DAN TINGKAT SUKU BUNGA TERHADAP MINAT MENABUNG DI BANK DIGITAL NEO COMMERCE 2021-2022**". (*I am Muhammad Adam Firdaus (014201900084) as a final year student at President University majoring in Management class of 2019. I am currently conducting research to fulfill graduation requirements entitled THE INFLUENCE OF CUSTOMERS PERCEPTION REGARDING THE IDIC AND DEPOSIT INTEREST RATE ON THE CUSTOMER INTEREST IN SAVING AT DIGITAL NEO COMMERCE BANK 2021-2022*)

Memohon kesediaan Bapak/Ibu untuk meluangkan waktunya untuk mengisi kuisisioner peneliti. Seluruh data yang diperoleh dari kuisisioner ini akan dirahasiakan dan hanya digunakan semata-mata untuk kepentingan akademik sang

peneliti dan tidak dipublikasikan secara umum. (*Request your willingness to take the time to fill out the research questionnaire. All data obtained from this questionnaire will be kept confidential and will only be used solely for the academic interests of the researcher and will not be published in general.*)

Atas partisipasinya, saya ucapkan terima kasih. (*Thank you for your participation*)

Jakarta, Februari 2023

Hormat saya

A handwritten signature in black ink, appearing to read 'Muhammad Adam Firdaus', with a stylized flourish at the end.

Muhammad Adam Firdaus

Identitas (*Identity*)

Nama (*Name*) :

Jenis Kelamin (*Gender*) :

Laki –laki (*Male*)

Perempuan (*Female*)

Pendidikan (*Education*) :

SD

SMP (*Junior high school*)

SMA/SMK (*Senior high school*)

Diploma (*Diploma*)

Sarjana (*Bachelor*)

Pekerjaan :

Pelajar / Mahasiswa (*Student*)

Pegawai Swasta / Pegawai Negeri (*private/state employee*)

Wiraswasta (*Entrepreneur*)

Lain – lain (*etc*)

Umur (*Age*) :

15 – 20 Tahun

21-25 Tahun

26 – 30 Tahun

31- 35 Tahun

36 – 40 Tahun

41 – 45 Tahun

Diatas 45 Tahun

Jenis Simpanan (*Deposit Type*) :

Tabungan (Saving)

Giro (*Current Account*)

Deposito (*Time Deposit*)

Petunjuk Pengisian (*Instruction*)

1. Tulislah identitas Saudara/i jika tidak keberatan pada tempat yang sudah disediakan (*Write down your identity if you don't mind in the space provided*)
2. Bacalah sejumlah pernyataan dibawah ini dengan teliti (*Read the following statements carefully*)
3. Terdapat lima alternatif jawaban dengan angka 1,2,3,4, dan 5 yang dapat Saudara/i pilih yaitu : (*There are five alternative answers with numbers 1,2,3,4 and 5 that you can choose, namely:*)
 - Skor 5 : Sangat Setuju (SS) / *Strongly Agree*
 - Skor 4 : Setuju (S) / *Agree*
 - Skor 3 : Kurang Setuju (KS) / *Not Sure*
 - Skor 2 : Tidak Setuju (TS) / *Disagree*
 - Skor 1 : Sangat Tidak Setuju (STS) / *Strongly Disagree*
4. Jawaban yang diberikan hendaknya sesuai dengan pendapat Saudara/i dan keadaan yang sebenarnya. (*The answers given should be in accordance with your opinion and the actual situation.*)
5. Sebelum angket ini dikumpulkan, mohon diperiksa kembali apakah sudah djawab seluruhnya. (*Before this questionnaire is collected, please check again whether it has been answered in full.*)
6. Dimohon dalam memberikan penilaian tidak ada pernyataan yang terlewatkan (*Please do not leave any statements in giving an assessment*)

No	Persepsi Nasabah Mengenai Lembaga Penjamin Simpanan (LPS) / (<i>Customer perception regarding IDIC</i>)	SS	S	KS	TS	STS
1	Saya mengetahui bahwa LPS merupakan Lembaga Penjamin Simpanan bagi nasabah bank umum (<i>I know that IDIC is a Deposit Insurance Corporation for customers of commercial banks</i>)					
2	Saya merasa aman menabung di bank yang telah dijamin simpanannya oleh LPS (<i>I feel safe saving in a bank whose savings are guaranteed by the IDIC</i>)					
3	Saya tertarik untuk menabung di bank karena telah dijamin keamanannya oleh LPS (<i>I am interested in saving at a bank because IDIC guarantees its safety</i>)					
4	Menurut saya LPS berfungsi menjamin simpanan nasabah penyimpan selama tidak melebihi tingkat penjaminan LPS (<i>In my opinion, IDICS functions to guarantee depositors' deposits as long as they do not exceed the IDIC guarantee level</i>)					
5	Menurut saya LPS berfungsi memelihara stabilitas sistem perbankan sesuai dengan kewenangannya (<i>In my opinion, LPS functions to maintain the stability of the banking system in accordance with its authority</i>)					

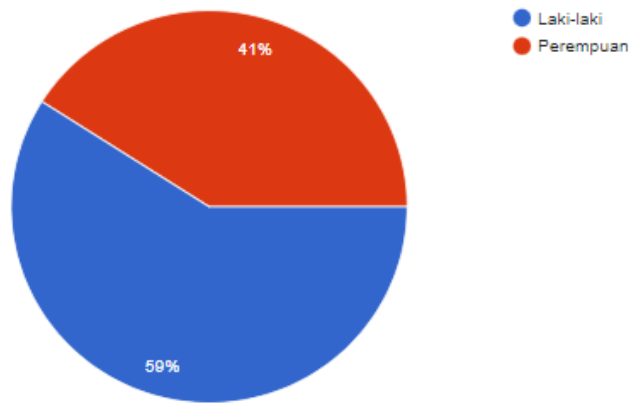
No	Persepsi Nasabah Mengenai Tingkat Suku Bunga (<i>Customer Perception regarding Interest Rate</i>)	SS	S	KS	TS	STS
1	Saya menabung untuk mendapatkan bunga yang ditawarkan oleh bank (<i>I save to get the interest offered by the bank</i>)					
2	Tingkat suku bunga yang tinggi menarik minat saya untuk menabung pada bank. (<i>The high interest rate attracted me to save at the bank.</i>)					
3	Saya mengetahui besarnya suku bunga simpanan yang ditetapkan bank. (<i>I know the interest rate on deposits set by the bank.</i>)					
4	Saya akan cenderung menabung di bank jika tingkat suku bunga yang ditawarkan tinggi hingga melebihi tingkat penjaminan LPS (<i>I will tend to save at the bank if the interest rate offered is high enough to exceed the IDIC guarantee rate</i>)					
5	Saya tidak terpengaruh oleh tingkat suku bunga simpanan berapapun besarnya. (<i>I am not affected by interest rates on deposits, no matter how big.</i>)					
6	Salah satu fungsi tingkat suku bunga adalah sebagai daya tarik bagi nasabah penyimpan dana untuk menabung di bank. (<i>One of the functions of the interest rate is to attract depositors to save at the bank.</i>)					
7	Suku bunga simpanan berfungsi untuk meningkatkan tingkat pengembalian tertentu yang secara akumulatif akan memperbesar jumlah tabungan saya. (<i>Interest rates on deposits function to increase a certain rate of return which will cumulatively increase the amount of my savings.</i>)					

No	Minat Menabung Nasabah (<i>Interest in Saving</i>)	SS	S	KS	TS	STS
1	Saya tertarik untuk menabung di bank karena berbagai informasi yang saya dapatkan tentang bank. (<i>I am interested in saving at a bank because of the various information I get about banks.</i>)					
2	Saya mengetahui bahwa tabungan, deposito, dan giro merupakan produk simpanan yang terdapat di Bank Neo Commerce (<i>I know that savings, time deposits and demand deposits are deposit products available at Bank Neo Commerce</i>)					
3	Saya tidak tahu kalau bank konvensional memiliki produk berupa tabungan, deposito, dan giro. (<i>I did not know that conventional banks have products in the form of savings, time deposits and current accounts.</i>)					
4	Saya tertarik menabung di bank karena kepuasan yang saya dapatkan dari bank (<i>I am interested in saving at the bank because of the satisfaction I get from the bank</i>)					
5	Saya tertarik menabung di bank karena lebih aman. (<i>I'm interested in saving in a bank because it's safer.</i>)					
6	Saya ingin terus menabung di Bank Neo Commerce selama memberikan tingkat return yang tinggi. (<i>I want to continue saving at Bank Neo Commerce as long as it provides a high rate of return</i>)					

Jenis Kelamin

100 responses

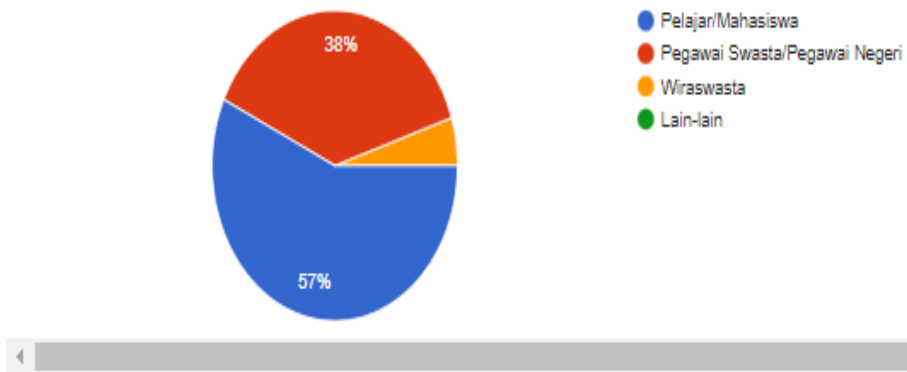
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Pekerjaan

100 responses

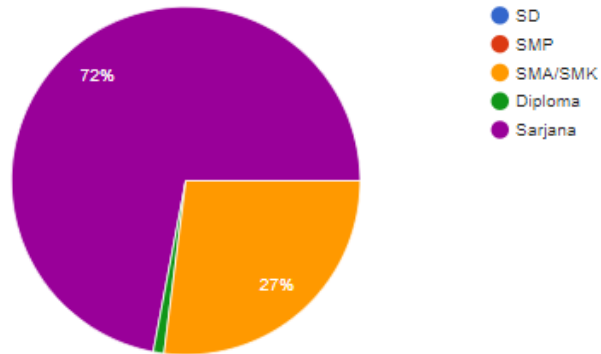
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Pendidikan

100 responses

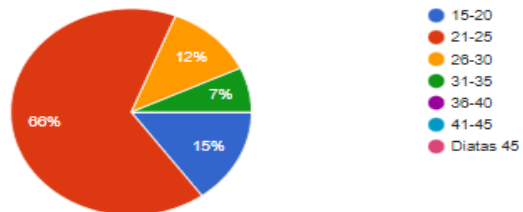
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Umur

100 responses

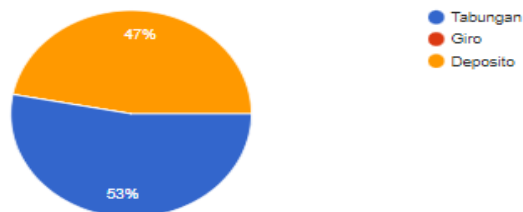
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Jenis Simpanan

100 responses

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No Responden	Persepsi Nasabah Mengenai Lembaga Penjamin Simpanan (LPS) (X1)					Total X1
	X1.1	X1.2	X1.3	X1.4	X1.5	
1	4	4	3	3	3	17
2	2	3	3	3	3	14
3	3	4	3	4	3	17
4	3	3	3	3	3	15
5	2	3	3	3	3	14
6	3	3	3	3	3	15
7	2	3	3	3	3	14
8	3	3	3	3	3	15
9	3	3	3	3	3	15
10	3	3	3	3	3	15
11	3	3	3	3	3	15
12	3	4	3	3	3	16
13	4	3	3	3	4	17
14	3	3	3	3	3	15
15	4	4	4	4	4	20
16	3	3	3	3	3	15
17	3	3	3	3	3	15
18	5	5	5	5	5	25
19	5	5	5	5	5	25
20	5	5	5	5	5	25
21	5	4	5	5	5	24
22	5	5	5	5	5	25
23	5	5	5	5	5	25
24	5	5	5	5	5	25
25	2	3	3	3	3	14
26	3	3	3	3	3	15
27	3	3	3	3	3	15
28	3	3	3	3	3	15
29	3	3	3	3	3	15
30	3	3	3	3	3	15
31	4	3	4	3	3	17
32	5	5	5	4	5	24
33	4	3	3	3	3	16
34	4	3	3	3	3	16
35	4	3	4	4	4	19
36	3	3	3	3	3	15

37	4	3	3	3	3	16
38	3	4	3	3	4	17
39	4	3	4	4	4	19
40	4	4	4	4	4	20
41	3	3	3	3	3	15
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67	3	3	3	3	3	15
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69	3	4	3	4	4	18
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77	4	4	4	4	4	20

78	3	3	3	3	3	15
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82	4	4	4	4	4	20
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93	3	3	3	3	3	15
94	4	3	4	4	4	19
95	3	3	3	4	4	17
96	4	4	4	4	4	20
97	4	4	4	4	4	20
98	3	3	3	3	3	15
99	4	4	4	4	4	20
100	3	4	3	3	4	17

Persepsi Nasabah Mengenai Tingkat Suku Bunga (X2)							Total X2
X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	
5	4	5	5	4	4	5	32
5	3	5	5	4	2	5	29
5	4	5	4	3	3	4	28
5	3	4	4	3	3	4	26
5	3	3	4	2	2	4	23
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5	3	5	4	2	2	4	25
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5	5	4	2	5	5	4	30
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4	4	4	4	3	3	4	26
4	4	3	3	4	4	4	26
4	3	4	3	4	4	4	26
4	3	4	3	3	3	4	24
4	3	4	3	3	3	4	24
4	3	4	3	3	3	4	24
5	4	4	4	3	3	4	27
4	3	4	3	4	4	4	26
4	3	4	3	3	4	4	25
5	4	4	3	4	3	4	27
4	4	3	4	4	4	4	27
5	4	4	3	4	4	4	28
4	3	4	3	3	3	4	24
5	4	4	4	4	3	4	28
5	4	4	4	4	3	4	28
5	5	4	3	4	3	4	28
5	4	4	3	4	4	4	28
5	4	4	3	4	4	4	28
4	3	4	3	3	4	4	25
5	4	4	3	4	4	4	28
5	4	4	3	3	4	4	27
4	4	4	3	4	4	4	27
5	3	4	3	3	3	4	25
5	4	4	3	4	4	4	28
5	4	4	3	5	5	4	30
5	3	4	4	4	4	4	28
5	4	4	4	4	3	4	28

5	4	4	3	4	3	4	27
5	4	4	3	4	4	4	28
5	3	4	3	3	4	3	25
5	3	4	3	4	4	4	27
4	3	4	3	4	4	4	26
5	3	4	3	3	4	4	26
5	4	4	3	4	4	4	28
4	3	4	3	3	3	4	24
5	3	4	3	4	4	4	27
5	4	4	3	4	4	4	28
5	4	4	3	4	4	3	27
4	3	4	3	3	3	4	24
5	3	4	3	3	3	4	25
5	3	3	3	3	3	4	24
4	3	3	3	3	3	3	22
4	4	4	3	4	5	4	28
5	4	4	3	4	5	3	28
4	3	4	3	3	3	4	24
4	3	4	3	4	4	4	26
4	3	4	3	3	4	4	25
4	4	4	4	4	4	4	28
5	4	4	3	4	4	4	28
4	3	4	3	3	3	4	24
4	4	4	4	4	4	4	28
4	4	4	4	3	3	4	26

Minat Menabung Nasabah (Y)						Total Y
Y1	Y2	Y3	Y4	Y5	Y6	
3	4	3	5	3	3	21
3	2	3	3	2	3	16
4	3	3	3	2	4	19
3	3	3	3	2	3	17
3	2	3	3	2	3	16
3	3	3	3	3	3	18
3	2	3	3	3	3	17
3	3	3	3	3	3	18
3	3	3	3	3	3	18
3	3	3	3	3	3	18
3	3	3	3	3	3	18
3	3	3	3	3	3	18
3	3	4	3	3	3	19
3	4	3	3	3	3	19
3	3	4	4	3	3	20
4	4	3	3	3	4	21
3	3	3	3	3	3	18
3	3	5	3	3	3	20
5	5	5	3	2	5	25
5	5	5	3	3	5	26
5	5	5	3	3	5	26
5	5	5	4	3	5	27
5	5	5	3	3	5	26
5	5	5	3	4	5	27
5	5	3	4	3	5	25
3	2	3	3	3	3	17
3	3	3	3	2	3	17
3	3	3	5	3	3	20
3	3	3	5	3	3	20
3	3	3	5	3	3	20
3	3	3	4	3	3	19
3	4	5	5	3	3	23
4	5	3	5	3	4	24
3	4	3	5	3	3	21
3	4	4	3	3	3	20

4	4	3	3	3	4	21
3	3	3	3	3	3	18
3	4	4	3	3	3	20
3	3	4	3	3	3	19
4	4	4	3	3	4	22
4	4	3	3	3	4	21
3	3	3	5	3	3	20
3	3	3	3	3	3	18
3	4	4	3	3	3	20
4	5	4	3	3	4	23
3	4	3	3	3	3	19
3	3	3	3	3	3	18
4	4	3	4	3	4	22
3	3	3	3	3	3	18
4	3	3	4	3	4	21
3	4	3	3	3	3	19
4	4	3	4	3	4	22
3	3	3	3	3	3	18
3	3	3	4	3	3	19
3	3	4	3	3	3	19
4	3	4	3	3	4	21
4	4	3	3	3	4	21
3	3	4	3	3	3	19
4	4	4	4	3	4	23
4	4	4	4	3	4	23
4	4	3	3	3	4	21
3	3	4	3	3	3	19
4	4	4	3	3	4	22
4	4	4	3	3	4	22
4	4	4	4	3	4	23
4	4	4	3	3	4	22
4	4	3	3	3	4	21
3	3	4	4	3	3	20
4	4	4	4	3	4	23
4	3	4	4	3	4	22
4	4	3	3	3	4	21
3	3	4	4	3	3	20
4	4	4	3	3	4	22
4	5	3	3	3	4	22
3	4	5	4	3	3	22
3	4	4	4	3	3	21

4	4	4	3	3	4	22
4	4	3	3	3	4	21
3	3	3	3	3	3	18
3	4	3	3	3	3	19
3	4	3	3	3	3	19
3	3	4	3	3	3	19
4	4	3	3	3	4	21
3	3	4	3	3	3	19
3	4	4	3	3	3	20
4	4	4	3	3	4	22
4	4	3	3	3	4	21
3	3	3	3	3	3	18
3	3	4	3	3	3	19
3	3	3	3	3	3	18
3	3	4	3	3	3	19
4	4	4	3	3	4	22
4	4	3	3	3	4	21
3	3	4	3	3	3	19
4	4	4	3	3	4	22
4	3	4	3	4	4	22
4	4	4	4	4	4	24
4	4	3	3	3	4	21
3	3	4	3	3	3	19
4	4	4	4	3	4	23
3	3	4	4	3	3	20

Reliability Test

Case Processing Summary

Cases	Valid	N	
		N	%
	100	100	89,3
	Excluded ^a	12	10,7
	Total	112	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.945	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	14,08	5,751	,785	,946
X1.2	14,15	6,008	,821	,937
X1.3	14,18	5,725	,904	,922
X1.4	14,16	5,914	,886	,926
X1.5	14,11	5,836	,865	,929

CORRELATIONS
 /VARIABLES=X2.1 X2.2 X2.3 X2.4 X2.5 X2.6 X2.7 Total_X2
 /PRINT=TWO-TAIL NOSIG
 /MISSING=PAIRWISE.

Case Processing Summary

Cases	Valid	N	
		N	%
	100	100	89,3
	Excluded ^a	12	10,7
	Total	112	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.508	7

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	22,11	3,493	,236	,474
X2.2	23,16	2,580	,574	,295
X2.3	22,60	3,455	,295	,455
X2.4	23,34	4,348	-,206	,634
X2.5	23,07	2,429	,564	,283
X2.6	23,07	2,975	,260	,467
X2.7	22,73	3,977	,052	,527

SPSS Statistics Viewer window showing the following output:

Case Processing Summary

		N	%
Cases	Valid	100	89.3
	Excluded ^a	12	10.7
Total		112	100.0

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

Reliability Statistics

Cronbach's	
Alpha	N of Items
,714	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y1	17.00	3.374	,754	,570
Y2	16.92	3.165	,702	,578
Y3	16.94	4.118	,360	,704
Y4	17.15	5.119	-,003	,802
Y5	17.54	5.099	,233	,726
Y6	17.00	3.374	,754	,570

CORRELATIONS
/VARIABLES=Y1 Y2 Y3 Y4 Y5 Y6 Total_Y
/PRINT=TWOTAIL NOSIG

Activate Windows
Go to Settings to activate Windows.

Validity Test

IBM SPSS Statistics Viewer - Output window showing a Correlations table for variables X1.1 through X1.5 and Total_X1. The output is titled "/MISSING=PAIRWISE." and "Correlations".

		X1.1	X1.2	X1.3	X1.4	X1.5	Total_X1
X1.1	Pearson Correlation	1	,656**	,783**	,730**	,741**	,869**
	Sig. (2-tailed)		,000	,000	,000	,000	,000
	N	100	100	100	100	100	100
X1.2	Pearson Correlation	,656**	1	,799**	,788**	,787**	,885**
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	100	100	100	100	100	100
X1.3	Pearson Correlation	,783**	,799**	1	,880**	,807**	,940**
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	100	100	100	100	100	100
X1.4	Pearson Correlation	,730**	,788**	,880**	1	,820**	,927**
	Sig. (2-tailed)	,000	,000	,000		,000	,000
	N	100	100	100	100	100	100
X1.5	Pearson Correlation	,741**	,787**	,807**	,820**	1	,915**
	Sig. (2-tailed)	,000	,000	,000	,000		,000
	N	100	100	100	100	100	100
Total_X1	Pearson Correlation	,869**	,885**	,940**	,927**	,915**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100

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

IBM SPSS Statistics Viewer - Output window showing a Correlations table for variables X2.1 through X2.7 and Total_X2. The output is titled "Correlations".

		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	Total_X2
X2.1	Pearson Correlation	1	,264**	,281**	,169	,092	-,021	-,008	,459**
	Sig. (2-tailed)		,008	,005	,093	,360	,834	,933	,000
	N	100	100	100	100	100	100	100	100
X2.2	Pearson Correlation	,264**	1	,164	-,161	,648**	,432**	,070	,765**
	Sig. (2-tailed)	,008		,104	,110	,000	,000	,489	,000
	N	100	100	100	100	100	100	100	100
X2.3	Pearson Correlation	,281**	,164	1	,207*	,157	,033	,145	,495**
	Sig. (2-tailed)	,005	,104		,039	,119	,744	,149	,000
	N	100	100	100	100	100	100	100	100
X2.4	Pearson Correlation	,169	-,161	,207*	1	-,327**	-,488**	,239*	,061
	Sig. (2-tailed)	,093	,110	,039		,001	,000	,017	,545
	N	100	100	100	100	100	100	100	100
X2.5	Pearson Correlation	,092	,648**	,157	-,327**	1	,711**	,002	,777**
	Sig. (2-tailed)	,360	,000	,119	,001		,000	,984	,000
	N	100	100	100	100	100	100	100	100
X2.6	Pearson Correlation	-,021	,432**	,033	-,488**	,711**	1	-,189	,580**
	Sig. (2-tailed)	,834	,000	,744	,000	,000		,060	,000
	N	100	100	100	100	100	100	100	100
X2.7	Pearson Correlation	-,008	,070	,145	,239*	,002	-,189	1	,226*
	Sig. (2-tailed)	,933	,489	,149	,017	,984	,060		,024
	N	100	100	100	100	100	100	100	100
Total_X2	Pearson Correlation	,459**	,765**	,495**	,061	,777**	,580**	,226*	1

Activate Window
Go to Settings to activate.

IBM SPSS Statistics Viewer
File Edit View Data Transform Insert Format Analyze Graphs Utilities Extensions Window Help

Output

- Correlations
 - Log
 - Correlations
 - Log
 - Correlations
 - Log
 - Reliability
 - Log
 - Reliability
 - Log
 - Reliability
 - Log
 - Reliability
 - Log
 - Correlations
 - Log
 - Notes
 - Correlations
 - Log
 - Correlations
 - Log
 - Reliability
 - Log
 - Correlations
 - Log
 - Reliability

Correlations

		Y1	Y2	Y3	Y4	Y5	Y6	Total_Y
Y1	Pearson Correlation	1	,730**	,342**	-,060	,136	1,000**	,857**
	Sig. (2-tailed)		,000	,000	,550	,178	,000	,000
	N	100	100	100	100	100	100	100
Y2	Pearson Correlation	,730**	1	,348**	,061	,221*	,730**	,841**
	Sig. (2-tailed)	,000		,000	,546	,027	,000	,000
	N	100	100	100	100	100	100	100
Y3	Pearson Correlation	,342**	,348**	1	-,013	,191	,342**	,591**
	Sig. (2-tailed)	,000	,000		,900	,057	,000	,000
	N	100	100	100	100	100	100	100
Y4	Pearson Correlation	-,060	,061	-,013	1	,112	-,060	,265**
	Sig. (2-tailed)	,550	,546	,900		,269	,550	,008
	N	100	100	100	100	100	100	100
Y5	Pearson Correlation	,136	,221*	,191	,112	1	,136	,352**
	Sig. (2-tailed)	,178	,027	,057	,269		,178	,000
	N	100	100	100	100	100	100	100
Y6	Pearson Correlation	1,000**	,730**	,342**	-,060	,136	1	,857**
	Sig. (2-tailed)	,000	,000	,000	,550	,178		,000
	N	100	100	100	100	100	100	100
Total_Y	Pearson Correlation	,857**	,841**	,591**	,265**	,352**	,857**	1
	Sig. (2-tailed)	,000	,000	,000	,008	,000	,000	
	N	100	100	100	100	100	100	100

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

Activate Windows
Go to Settings to activate Windows

Multiple Linear Regression Analysis

SPSS Statistics Viewer Output

File Edit View Data Transform Insert Format Analyze Graphs Utilities Extensions Window Help

Output

- Log
- Regression
 - Title
 - Notes
 - Active Dataset
 - Variables Entered
 - Model Summary
 - ANOVA
 - Coefficients
 - Residuals Statistics

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	432,188	2	216,094	185,822	,000 ^b
	Residual	112,802	97	1,163		
	Total	544,990	99			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,739	1,624		5,379	,000
	X1	,712	,059	,912	12,037	,000
	X2	-,031	,087	-,027	-,353	,725

a. Dependent Variable: Y

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	17,82	25,63	20,51	2,089	100
Residual	-2,008	2,946	,000	1,067	100
Std. Predicted Value	-1,285	2,451	,000	1,000	100
Std. Residual	-1,862	2,732	,000	,990	100

a. Dependent Variable: Y

Coefficient Of Determination

IBM SPSS Statistics Viewer

File Edit View Data Transform Insert Format Analyze Graphs Utilities Extensions Window Help

Output

- Log
- Regression
 - Title
 - Notes
 - Active Dataset
 - Variables Entered
 - Model Summary
 - ANOVA
 - Coefficients
 - Residuals Statistic

Regression

[DataSet0]

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	X2, X1 ^b	.	Enter

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

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.891 ^a	.793	.789	1,078

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	432,188	2	216,094	185,822	.000 ^b
	Residual	112,802	97	1,163		
	Total	544,990	99			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Assumption Classic Test

1) Normality Test

The screenshot shows the IBM SPSS Statistics Viewer interface. The left sidebar displays a tree view of the output, with 'NPar Tests' selected. The main window displays the following content:

NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,06743477
Most Extreme Differences	Absolute	,102
	Positive	,102
	Negative	-,072
Test Statistic		,102
Asymp. Sig. (2-tailed)		,012 ^c

a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.

MEANS TABLES=Y BY X1 X2
 /CELLS=MEAN COUNT STDDEV
 /STATISTICS LINEARITY.

REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
 /CRITERIA=PIN(.05) POUT(.10)
 /NOORIGIN
 /DEPENDENT Y
 /METHOD=ENTER X1 X2

Activate Windows
Go to Settings to activate Windows.

2) Linearity Test

The screenshot shows the IBM SPSS Statistics Viewer interface. The left sidebar displays a tree view of the output, with 'ANOVA Table' selected. The main window displays the following content:

24	25,50	2	2,121		
25	25,83	6	,753		
Total	20,51	100	2,346		

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Interest In Saving * IDIC	Between Groups	448,778	10	44,878	41,514	,000
	Linearity	432,043	1	432,043	399,659	,000
	Deviation from Linearity	16,735	9	1,859	1,720	,096
Within Groups		96,212	89	1,081		
Total		544,990	99			

Measures of Association

	R	R Squared	Eta	Eta Squared
Interest In Saving * IDIC	,890	,793	,907	,823

Interest In Saving * Interest Rates

Report

Interest In Saving	Interest Rates	Mean	N	Std. Deviation
Interest In Saving	22	19,00	1	
	23	16,50	2	,707
	24	18,67	12	,651
	25	19,21	14	1,578

Activate Windows
Go to Settings to activate Windows.

IBM SPSS Statistics Viewer

File Edit View Data Transform Insert Format Analyze Graphs Utilities Extensions Window Help

Output Log Means Title Notes Active Dataset Case Processing Summ Interest In Saving * IDIC Report ANOVA Table Measures of Associ Interest In Saving * Intere Report ANOVA Table Measures of Associ

23	16,50	2	,707
24	18,67	12	,651
25	19,21	14	1,578
26	19,80	20	1,542
27	20,47	17	1,663
28	21,76	21	1,091
29	20,67	3	5,686
30	23,25	4	2,217
31	25,75	4	,957
32	23,50	2	3,536
Total	20,51	100	2,346

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Interest In Saving * Interest Rates	Between Groups	(Combined) 299,555	10	29,955	10,862	,000
	Linearity	263,707	1	263,707	95,626	,000
	Deviation from Linearity	35,848	9	3,983	1,444	,182
Within Groups	245,435	89	2,758			
Total	544,990	99				

Measures of Association

	R	R Squared	Eta	Eta Squared
Interest In Saving * Interest Rates	,696	,484	,741	,550

Activate Windows
Go to Settings to activate Windows.

3) Heterocedacity Test

IBM SPSS Statistics Viewer

File Edit View Data Transform Insert Format Analyze Graphs Utilities Extensions Window Help

Output Log Regression Title Notes Active Dataset Variables Entered Model Summary ANOVA Coefficients Residuals Statist Log NPst Tests Title Notes One-Sample Kolm Means Log Regression Log Regression Coefficients

Model	R	R Square	Square	the Estimate
1	,175 ^a	,031	,011	,59595

a. Predictors: (Constant), Interest Rates, IDIC

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,093	2	,546	1,539	,220 ^b
	Residual	34,450	97	,355		
Total		35,543	99			

a. Dependent Variable: Het_RES
b. Predictors: (Constant), Interest Rates, IDIC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	,024	,898		,027	,979	
	IDIC	-,057	,033	-,287	-1,750	,083	
	Interest Rates	,070	,048	,239	1,457	,148	

a. Dependent Variable: Het_RES

SAVE OUTFILE="D:\SKRIPSI\Chp Uji asumsi klasik.sav"
/COMPRESSED.

Activate Windows
Go to Settings to activate Windows.

4) Multicollinearity Test

IBM SPSS Statistics Viewer

File Edit View Data Transform Insert Format Analyze Graphs Utilities Extensions Window Help

Output

- Log
- Means
 - Title
 - Notes
 - Active Dataset
 - Case Processing
 - Interest In Saving
 - Title
 - Report
 - ANOVA Table
 - Measures of
 - Interest In Saving
 - Title
 - Report
 - ANOVA Table
 - Measures of
- Log
- Regression
 - Title
 - Notes
 - Variables Entered
 - Model Summary
 - ANOVA
 - Coefficients
 - Collinearity Diagn

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	432,188	2	216,094	185,822	,000 ^b
	Residual	112,802	97	1,163		
	Total	544,990	99			

a. Dependent Variable: Interest In Saving
b. Predictors: (Constant), Interest Rates, IDIC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	8,739	1,624		5,379	,000		
	IDIC	,712	,059	,912	12,037	,000	,372	2,688
	Interest Rates	-,031	,087	-,027	-,353	,725	,372	2,688

a. Dependent Variable: Interest In Saving

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	IDIC	Interest Rates
1	1	2,984	1,000	,00	,00	,00
	2	,014	14,401	,12	,42	,00
	3	,001	46,319	,88	,57	1,00

a. Dependent Variable: Interest In Saving

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Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,891 ^a	,793	,789	1,078

a. Predictors: (Constant), Interest Rates, IDIC

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	432,188	2	216,094	185,822	,000 ^b
	Residual	112,802	97	1,163		
	Total	544,990	99			

a. Dependent Variable: Interest In Saving
b. Predictors: (Constant), Interest Rates, IDIC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,739	1,624		5,379	,000
	IDIC	,712	,059	,912	12,037	,000
	Interest Rates	-,031	,087	-,027	-,353	,725

a. Dependent Variable: Interest In Saving

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Thesis/Final Project Consultations



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No	A	Sem.	Date	Topic	Suggestion
1		2022 2	12 Jan 2023	Introduction Chapter 1	Fix the data regarding the amount of customers bank
2		2022 2	13 Jan 2023	Chapter 2 Literature Review	added 1 new independent variable
3		2022 2	15 Jan 2023	Chapter 1 added the data of population for sampling in chapter 3	added the data population
4		2022 2	18 Jan 2023	Chapter 3 methodology	fix the theoretical framework and kind of method
5		2022 2	8 Feb 2023	Chapter 3 revision	revise what kind of methodology to take the sample
6		2022 2	20 Feb 2023	Chapter 4 review	revise the data sample
7		2022 2	24 Feb 2023	chapter 4 review the outcome of data	adding the data view and revise the several typo words
8		2022 2	28 Feb 2023	review the chapter 5	suggest to display whatever the outcome that gained from the research sample
9		2022 2	24 Mar 2023	New format of Thesis	Try to fix the turnitin and GPT zero
10		2022 2	28 Mar 2023	Discuss all the materials in purpose of thesis defence	fix the documents, examiner, and adding the new data