

# LAMPIRAN

## LAMPIRAN 1

### KUESIONER

#### **PENGARUH KONTROL DIRI, KELOMPOK REFERENSI DAN PELAYANAN TERHADAP PERILAKU MENABUNG NASABAH BANK BRI SYARIAH**

Dengan hormat,

Dalam rangka menyelesaikan tugas akhir skripsi S1 Program Studi Manajemen Fakultas Ekonomi dan Bisnis Perguruan Tinggi IIB Darmajaya Bandar Lampung dengan judul “Pengaruh Kontrol Diri, Kelompok Referensi Dan Pelayanan Terhadap Perilaku Menabung Nasabah Bank Bri Syariah)”, saya Kmang Darne 1612110153 bermaksud mengadakan angket/kuesioner untuk menyelesaikan penelitian. Penelitian tersebut dilakukan

guna memperoleh gelar sarjana ekonomi di Perguruan Tinggi IIB Darmajaya Bandar Lampung. Berkaitan dengan hal tersebut, saya mengharapkan bantuan Bapak/Ibu untuk bersedia menjawab setiap pernyataan dalam angket/kuesioner ini dengan keadaan yang sesungguhnya. bantuan dan partisipasi Bapak/Ibu merupakan sumbangan yang sangat berharga bagi terselenggaranya penelitian ini, peneliti menjamin kode etik kerhasiaan jawaban. untuk itu semuanya saya ucapkan terimakasih.

Peneliti,

**Komang Darme**  
NPM.1612110153

## KUESIONER

No. Res :

### IDENTITAS RESPONDEN

1. Nama Responden : ..... (boleh isi/tidak diisi)
2. Jenis Kelamin :
3. Usia :  20 – 30 tahun  40 – 50 tahun  
 31– 40 tahun  > 50 tahun

4. Pendapatan

- : < Rp 5.000.000  
 Rp 5.000.000 – Rp 10.000.000  
 Rp 10.500.000 – Rp 20.000.000  
 Rp 20.000.000 – Rp 30.000.000  
 > Rp 30.000.000

### KUESIONER

Petunjuk pengisian :

1. Jawablah pertanyaan yang diajukan dibawah ini dengan benar dan jujur.
2. Berilah tanda (√) pada salah satu jawaban yang paling benar.
3. Pertanyaan / pernyataan harus dijawab semua

**SS = Sangat Setuju**  
**Setuju**

**S = Setuju**

**CS = Cukup**

**TS = Tidak Setuju**

**STS = Sangat Tidak Setuju**

**Kontrol Diri (X<sub>1</sub>)**

	Jawaban
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Pernyataan	SS	S	CS	TS	STS
1. Meskipun sedang marah, saya tetap mempertimbangkan tindakan dengan hati-hati					
2. Saat tertekan, saya berusaha mengingat hal-hal dapat membuat saya tenang					
3. Saya mengerjakan sesuatu yang bermanfaat untuk mengisi waktu luang					
4. Saya tidak akan marah jika ada orang yang menyinggung perasaan					
5. Saya berusaha mempersiapkan diri untuk menghadapi kemungkinan yang terjadi atas suatu peristiwa					
6. Meskipun terasa berat, saya tetap berusaha menyelesaikan pekerjaan rumah yang telah dibebankan					
7. Ketika saya melakukan kesalahan dalam suatu tugas, maka saya tidak akan menyelesaikan tugas tersebut					
8. Saya berusaha untuk tidak menunjukkan kesedihan saya dihadapan orang lain, meskipun hati begitu sedih					
9. Saya marah bila tidak mendapatkan barang yang saya cari					
10. Saya akan menarik nafas beberapa kali saat marah agar terasa lebih tenang					

### Kelompok Referensi (X<sub>2</sub>)

Pernyataan	Jawaban				
	SS	S	CS	TS	STS
1. Saya memilih menabung di Bank Syariah karena tidak ingin mengecewakan pilihan teman-teman					
2. Saya menabung di Bank Syariah, demi menyesuaikan dengan teman-teman					
3. Saya tertarik memperhatikan alasan yang digunakan teman-teman untuk menabung di bank syariah					
4. Sangat penting bagi saya untuk ikut					

menabung bersama teman-teman saya					
5. Bagi saya, menabung di bank syariah atas saran teman-teman, dapat meningkatkan kepercayaan diri					
6. Saya meminta saran teman-teman mengenai produk tabungan yang akan saya pilih					
7. Informasi dari teman-teman mengenai produk bank syariah sangat penting					
8. Saya sering bertanya kepada teman, jika saya menemui kesulitan dalam hal menabung					

### Kualitas Pelayanan (X<sub>3</sub>)

Pernyataan	Jawaban				
	SS	S	CS	TS	STS
1. Tata ruangan Bank BRI Syariah terlihat rapi					
2. Penampilan karyawan bank yang rapi					
3. Pegawai bank melayani nasabah dengan cepat					
4. Bank menyelesaikan pelayanan tepat waktu yang dijanjikan					
5. Kesiapan untuk merespons permintaan nasabah					
6. Satpam selalu bersedia membantu nasabah					
7. Karyawan bank mampu menjawab semua pertanyaan nasabah					
8. Membuat nasabah merasa aman sewaktu melakukan transaksi					
9. Memberikan perhatian secara individual kepada nasabah					
10. Dalam memberi pelayanan pihak bank tidak lupa menyebutkan nama nasabah					

### Perilaku Menabung (Y)

	Jawaban
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Pernyataan	SS	S	CS	TS	STS
1. Bank Syari'ah Popular dikalangan masyarakat					
2. Jaringan perusahaan yang dimiliki Bank Syari'ah sudah cukup banyak					
3. Saya menabung di bank syariah karena produk tabungannya lebih unggul dari bank konvensional					
4. Selama ini Bank Syari'ah memiliki citra yang baik					
5. Bank Syari'ah memiliki fasilitas ATM di tiap kota sehingga memudahkan saya sebagai nasabah					
6. Lokasi Bank Syari'ah strategis karena berada di dekat kantor saya.					
7. Bank Syari'ah memiliki banyak mesin ATM yang memudahkan saya					
8. Bank Syari'ah terletak didekat pusat perbelanjaan dan tempat rekreasi.					
9. Produk yang ada pada Bank Syari'ah sudah sesuai dengan keinginan saya					
10. Saya menggunakan Bank Syari'ah karena taat kepada Agama yang saya anut					
11. Kinerja Bank Syari'ah sudah sesuai dengan prinsip-prinsip agama (syari'ah) yang ada					
12. <i>Profit Sharing</i> bank syariah tidak mengandung riba atau bunga.					

## LAMPIRAN 2

### Tabulasi Hasil Jawaban Responden

Kelompok Referensi (X2)								
kr1	kr2	kr3	kr4	kr5	kr6	kr7	kr8	Total X2
3	3	3	3	3	3	3	3	24
4	4	4	3	5	5	4	4	33
3	4	4	3	3	3	3	4	27
4	5	4	3	2	5	1	5	29
3	5	4	3	4	4	3	5	31
3	4	3	3	3	3	3	4	26
3	4	4	3	2	3	3	4	26
4	4	3	3	4	3	4	4	29

4	4	3	3	3	4	4	4	29
4	5	3	3	3	4	4	5	31
3	5	4	3	3	3	3	5	29
4	4	3	3	4	4	4	4	30
3	4	3	3	3	3	3	4	26
4	4	4	3	5	4	4	4	32
3	4	3	2	3	3	3	4	25
5	5	3	3	4	4	2	5	31
3	3	3	2	3	3	3	3	23
4	4	5	4	4	4	4	4	33
5	2	4	3	4	5	2	5	30
3	4	3	3	4	4	3	4	28
4	4	4	4	3	4	4	4	31
5	4	4	3	5	4	5	4	34
5	4	4	4	5	5	5	4	36
3	4	3	4	3	4	3	4	28
3	4	4	4	4	4	3	4	30
5	4	4	4	5	5	5	4	36
4	5	4	4	3	5	4	5	34
4	4	3	4	5	4	4	4	32
4	4	4	4	2	4	4	4	30
3	5	4	3	5	4	3	5	32
3	4	5	4	4	4	3	4	31
3	2	3	2	2	3	3	2	20
4	4	4	4	4	4	4	4	32
4	3	2	3	5	4	4	3	28
3	5	3	4	5	4	3	5	32
4	2	4	3	3	5	4	2	27
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4	4	5	4	5	5	4	4	35
3	5	4	3	4	3	3	5	30
3	5	3	5	3	5	3	5	32
4	4	3	3	4	4	4	4	30
3	3	4	4	4	4	3	3	28
5	5	3	4	4	5	5	5	36
4	5	4	5	5	5	4	5	37
2	4	3	5	5	2	2	4	27
5	5	3	4	4	5	5	5	36
3	5	3	4	5	5	3	5	33

4	5	4	4	5	5	4	5	36
4	4	4	4	4	4	4	4	32
3	5	4	5	4	5	3	5	34
5	5	3	5	5	5	5	5	38
4	3	4	4	5	5	4	3	32
5	3	3	4	4	5	5	3	32
3	5	4	4	5	5	3	5	34
3	2	3	4	4	4	3	2	25
1	3	5	5	4	5	1	3	27
5	5	3	3	4	4	5	5	34
5	4	4	4	4	4	5	4	34
2	4	5	5	4	3	2	4	29
4	3	3	4	3	3	4	3	27
5	4	4	4	4	5	5	4	35
5	4	5	4	3	5	5	4	35
2	4	5	4	5	3	2	4	29
2	4	3	4	4	4	2	4	27
5	3	3	4	4	5	5	3	32
2	5	5	4	4	3	2	5	30
5	3	5	4	4	5	5	3	34
4	2	4	3	4	3	4	2	26
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2	5	5	4	5	2	2	5	30
5	4	4	5	5	4	5	4	36
3	3	4	3	5	5	3	3	29
4	4	3	4	4	3	4	4	30
4	5	4	4	5	3	4	4	33
3	5	3	3	5	5	5	3	32
4	4	3	4	4	4	3	4	30
3	4	4	3	4	4	4	3	29
4	5	4	4	5	3	3	3	31
4	4	4	4	5	3	3	3	30
2	4	2	3	4	2	3	4	24
4	4	1	4	4	2	4	3	26
4	4	3	4	4	3	5	3	30
4	5	3	1	4	2	5	4	28
4	5	3	4	5	3	5	3	32
3	5	3	4	3	3	3	3	27
4	3	4	5	4	5	3	4	32



3	3	3	3	2	3	3	4	24
2	4	3	3	4	4	2	2	24
5	3	2	5	4	4	4	4	31
4	4	3	4	3	2	1	3	24
5	4	4	5	2	3	3	3	29
4	4	4	4	4	5	1	4	30
4	4	4	4	4	2	2	3	27
5	4	2	3	1	3	2	3	23
5	5	4	3	3	4	4	2	30
4	4	5	4	4	3	3	2	29
4	5	5	4	5	4	2	3	32
3	5	4	4	5	5	4	3	33
3	3	4	3	4	4	5	4	30
2	4	4	5	3	2	4	5	29

Pelayanan (X3)										
p1	p2	p3	p4	p5	p6	p7	p8	p9	p10	Total X3
5	3	5	5	4	4	5	4	3	4	42
4	3	4	5	5	5	4	5	5	5	45
3	4	4	5	4	4	4	4	3	4	39
4	3	3	4	2	2	4	5	3	3	33
3	3	3	4	4	4	5	4	3	3	36
4	3	3	3	3	3	4	3	5	4	35
4	3	3	3	3	5	5	5	3	3	37
4	3	3	3	2	2	4	4	5	4	34
4	3	4	5	5	5	4	5	4	3	42
3	3	2	3	4	4	4	4	4	3	34
4	3	4	4	4	4	4	4	3	3	37
3	3	3	3	3	3	3	3	3	4	31
3	3	3	4	3	3	5	3	4	4	35
3	3	3	4	2	2	3	4	4	4	32
4	3	3	4	3	3	4	4	3	3	34
3	3	4	4	3	3	3	3	4	4	34
3	3	3	3	3	4	3	4	3	3	32
4	3	3	2	3	4	4	4	4	4	35
3	2	4	3	3	3	3	3	3	3	30
3	3	3	4	3	3	4	3	4	5	35
3	2	4	3	4	3	2	3	3	3	30

5	4	2	3	3	4	4	3	4	4	36
4	3	4	4	4	3	3	4	5	5	39
3	3	3	3	2	4	3	3	4	3	31
4	4	4	4	3	2	3	4	4	4	36
4	3	5	2	4	4	5	2	4	5	38
4	4	3	4	3	3	2	4	5	5	37
3	4	3	3	4	3	5	3	4	3	35
4	4	4	3	2	3	4	3	4	3	34
4	4	4	3	4	3	4	3	5	5	39
5	4	4	5	4	5	4	4	5	5	45
4	4	4	4	4	4	4	3	4	4	39
5	3	4	4	5	5	4	5	5	3	43
5	4	5	4	5	5	5	3	3	5	44
5	5	4	5	4	5	4	4	5	4	45
3	2	5	5	5	4	5	3	3	4	39
3	3	3	5	3	4	3	4	3	3	34
2	4	3	4	3	3	3	4	5	2	33
4	4	4	4	3	3	4	4	2	2	34
3	3	4	4	4	3	4	2	4	2	33
4	5	5	4	3	3	3	3	2	4	36
5	4	4	5	5	4	4	3	3	2	39
3	4	4	4	3	3	5	5	3	5	39
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3	3	3	4	4	4	4	4	4	2	35
4	3	3	4	4	3	3	3	3	3	33
4	3	3	4	5	5	5	4	4	5	42
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5	4	4	5	2	2	4	3	3	2	34
2	2	2	4	5	5	5	5	5	4	39
5	4	4	5	5	3	5	5	4	2	42
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3	3	3	4	5	3	5	5	3	2	36
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4	3	3	5	5	3	5	4	5	5	42
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5	4	4	5	5	2	2	5	5	5	42
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4	4	4	5	4	5	4	5	4	5	44
5	5	5	5	5	3	3	5	1	4	41
4	5	5	5	5	3	3	3	3	3	39
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4	5	5	3	3	5	3	3	5	5	41
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3	3	3	4	4	3	3	5	3	4	35
5	4	5	4	4	5	4	4	4	3	42

**Perilaku Menabung (Y)**

pr1	pr2	pr3	pr4	pr5	pr6	pr7	pr8	pr9	pr10	pr11	pr12	Total (Y)
5	3	3	3	4	4	5	3	3	3	4	4	44
4	3	4	5	5	4	4	3	4	5	5	4	50
3	4	4	3	4	3	3	4	4	3	4	3	42
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3	3	3	3	3	3	3	3	3	3	3	3	36
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4	3	3	3	3	4	4	3	3	3	3	4	40
4	3	5	5	4	5	4	3	5	5	4	5	52
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4	3	5	4	4	4	4	3	5	4	4	4	48
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3	3	4	4	5	5	3	3	4	4	5	5	48
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5	4	4	4	4	4	5	4	4	4	4	4	50
4	3	4	5	5	5	4	3	4	5	5	5	52
3	3	4	4	3	4	3	3	4	4	3	4	42
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4	3	5	4	3	5	4	3	5	4	3	5	48
5	4	4	4	3	4	5	4	4	4	3	4	48

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4	4	4	4	4	4	4	4	4	4	4	4	48
2	3	5	4	4	3	2	3	5	4	4	3	42
3	4	5	4	3	5	3	4	5	4	3	5	48
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5	5	4	5	1	3	5	5	4	5	1	3	46
3	3	4	4	5	5	3	3	4	4	5	5	48
4	4	4	4	5	4	4	4	4	4	5	4	50
5	5	4	3	2	4	5	5	4	3	2	4	46
3	4	3	3	4	3	3	4	3	3	4	3	40
4	4	4	5	5	4	4	4	4	5	5	4	52
5	4	3	5	5	4	5	4	3	5	5	4	52
5	4	5	3	2	4	5	4	5	3	2	4	46
3	4	4	4	2	4	3	4	4	4	2	4	42
3	4	4	5	5	3	3	4	4	5	5	3	48
5	4	4	3	2	5	5	4	4	3	2	5	46
5	4	4	5	5	3	5	4	4	5	5	3	52
4	3	4	3	4	2	4	3	4	3	4	2	40
3	4	5	5	2	2	3	4	5	5	2	2	42
5	4	5	2	2	5	5	4	5	2	2	5	46

4	5	5	4	5	4	4	5	5	4	5	4	54
4	3	5	5	3	3	4	3	5	5	3	3	46
4	4	4	4	4	4	3	4	4	3	4	4	46
5	5	4	4	4	5	4	4	5	3	4	4	51
3	5	3	3	3	5	3	3	5	5	5	3	46
4	5	4	4	4	4	3	4	4	4	3	4	47
4	4	4	3	3	4	4	3	4	4	4	3	44
5	5	5	4	4	5	4	4	5	3	3	3	50
5	4	4	4	4	4	4	4	5	3	3	3	47
5	5	4	3	2	4	2	3	4	2	3	4	41
2	4	3	4	4	4	1	4	4	2	4	3	39
4	5	4	4	4	4	3	4	4	3	5	3	47
5	5	3	4	4	5	3	5	4	5	5	4	52
5	4	5	5	4	5	3	4	5	3	5	3	51
4	5	3	4	3	5	3	4	3	3	3	3	43
5	5	4	3	4	3	4	5	4	5	3	4	49
3	2	4	3	3	3	3	3	2	3	3	4	36
3	2	4	3	2	4	3	3	4	4	2	2	36
4	5	4	5	5	3	2	5	4	4	4	4	49
3	4	4	5	4	4	3	4	3	2	1	3	40
5	4	4	5	5	4	4	5	2	3	3	3	47
4	4	3	5	4	4	4	4	4	5	1	4	46
5	4	4	5	4	4	4	4	4	2	2	3	45
4	5	5	4	5	4	2	3	1	3	2	3	41
3	5	4	4	5	5	4	3	3	4	4	2	46
3	3	4	3	4	4	5	4	4	3	3	2	42

### Lampiran 3

#### 1. Karakteristik responden

##### Jenis Kelamin

	Frequency	Percent	Valid Percent	Cumulative Percent
Laki-laki	47	47.0	47.0	47.0
Valid Perempuan	53	53.0	53.0	100.0
Total	100	100.0	100.0	

##### USIA

	Frequency	Percent	Valid Percent	Cumulative Percent
25-35 tahun	24	24.0	24.0	24.0
Valid 36-45 tahun	28	28.0	28.0	52.0
46-55 tahun	31	31.0	31.0	83.0

>55 tahun	17	17.0	17.0	100.0
Total	100	100.0	100.0	

#### PEKERJAAN

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid BUMN	25	25.0	25.0	25.0
PNS	6	6.0	6.0	31.0
TNI/POLRI	19	19.0	19.0	50.0
PENGUSAHA	20	20.0	20.0	70.0
DOKTER	2	2.0	2.0	72.0
PEGAWAI SWASTA	9	9.0	9.0	81.0
WIRASWASTA	19	19.0	19.0	100.0
Total	100	100.0	100.0	

#### PENDAPATAN

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <500.000.000	26	26.0	26.0	26.0
500.000.000-750.000.000	36	36.0	36.0	62.0
800.000.000-1.000.000.000	30	30.0	30.0	92.0
> 1.000.000.000	8	8.0	8.0	100.0
Total	100	100.0	100.0	

## Lampiran 4

### 2. Jawaban Kuisisioner

#### - Kontrol Diri

#### Statistics

	kd1	kd2	kd3	kd4	kd5	kd6	kd7	kd8	kd9	kd10	kontrol_diri
N Valid	100	100	100	100	100	100	100	100	100	100	100
Missing	0	0	0	0	0	0	0	0	0	0	0
Mean	3.85	3.95	3.81	3.55	3.73	3.93	3.47	3.54	3.69	3.30	36.82
Std. Deviation	.821	.892	.873	1.058	.973	.924	1.039	.915	.825	.870	4.312

kd1



	Frequency	Percent	Valid Percent	Cumulative Percent
1	2	2.0	2.0	2.0
2	3	3.0	3.0	5.0
3	21	21.0	21.0	26.0
4	56	56.0	56.0	82.0
5	18	18.0	18.0	100.0
Total	100	100.0	100.0	

**kd2**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	1.0	1.0	1.0
2	4	4.0	4.0	5.0
3	24	24.0	24.0	29.0
4	41	41.0	41.0	70.0
5	30	30.0	30.0	100.0
Total	100	100.0	100.0	

**kd3**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	6	6.0	6.0	6.0
3	31	31.0	31.0	37.0
4	39	39.0	39.0	76.0
5	24	24.0	24.0	100.0
Total	100	100.0	100.0	

**kd4**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	4	4.0	4.0	4.0
2	12	12.0	12.0	16.0
3	28	28.0	28.0	44.0
4	37	37.0	37.0	81.0

5	19	19.0	19.0	100.0
Total	100	100.0	100.0	

**kd5**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	1.0	1.0	1.0
2	8	8.0	8.0	9.0
Valid 3	34	34.0	34.0	43.0
4	31	31.0	31.0	74.0
5	26	26.0	26.0	100.0
Total	100	100.0	100.0	

**kd6**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	6	6.0	6.0	6.0
3	28	28.0	28.0	34.0
Valid 4	33	33.0	33.0	67.0
5	33	33.0	33.0	100.0
Total	100	100.0	100.0	

**kd7**

	Frequency	Percent	Valid Percent	Cumulative Percent
1	4	4.0	4.0	4.0
2	11	11.0	11.0	15.0
Valid 3	37	37.0	37.0	52.0
4	30	30.0	30.0	82.0
5	18	18.0	18.0	100.0
Total	100	100.0	100.0	

**kd8**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.0	1.0	1.0
2	12	12.0	12.0	13.0

	3	33	33.0	33.0	46.0
	4	40	40.0	40.0	86.0
	5	14	14.0	14.0	100.0
	Total	100	100.0	100.0	

**kd9**

	Frequency	Percent	Valid Percent	Cumulative Percent
	2	6	6.0	6.0
	3	36	36.0	42.0
Valid	4	41	41.0	83.0
	5	17	17.0	100.0
	Total	100	100.0	100.0

**kd10**

	Frequency	Percent	Valid Percent	Cumulative Percent
	1	2	2.0	2.0
	2	15	15.0	17.0
Valid	3	40	40.0	57.0
	4	37	37.0	94.0
	5	6	6.0	100.0
	Total	100	100.0	100.0

**kontrol\_diri**

	Frequency	Percent	Valid Percent	Cumulative Percent
	28	1	1.0	1.0
	29	5	5.0	6.0
	30	3	3.0	9.0
	31	1	1.0	10.0
Valid	32	11	11.0	21.0
	33	3	3.0	24.0
	34	5	5.0	29.0
	35	13	13.0	42.0
	36	5	5.0	47.0

37	6	6.0	6.0	53.0
38	6	6.0	6.0	59.0
39	14	14.0	14.0	73.0
40	5	5.0	5.0	78.0
41	8	8.0	8.0	86.0
42	4	4.0	4.0	90.0
43	4	4.0	4.0	94.0
44	3	3.0	3.0	97.0
45	2	2.0	2.0	99.0
46	1	1.0	1.0	100.0
Total	100	100.0	100.0	

- Kelompok Referensi

**Statistics**

	kr1	kr2	kr3	kr4	kr5	kr6	kr7	kr8	kelompok _referensi
N Valid	100	100	100	100	100	100	100	100	100
N Missing	0	0	0	0	0	0	0	0	0
Mean	3.66	4.02	3.62	3.69	3.94	3.86	3.47	3.81	30.07
Std. Deviation	.945	.841	.789	.761	.908	.943	1.068	.884	3.580

**kr1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.0	1.0	1.0
Valid 2	10	10.0	10.0	11.0
Valid 3	31	31.0	31.0	42.0
Valid 4	38	38.0	38.0	80.0
Valid 5	20	20.0	20.0	100.0
Total	100	100.0	100.0	

**kr2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	6	6.0	6.0	6.0
Valid 3	16	16.0	16.0	22.0

	4	48	48.0	48.0	70.0
	5	30	30.0	30.0	100.0
	Total	100	100.0	100.0	

**kr3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.0	1.0	1.0
2	4	4.0	4.0	5.0
3	39	39.0	39.0	44.0
4	44	44.0	44.0	88.0
5	12	12.0	12.0	100.0
Total	100	100.0	100.0	

**kr4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.0	1.0	1.0
2	3	3.0	3.0	4.0
3	34	34.0	34.0	38.0
4	50	50.0	50.0	88.0
5	12	12.0	12.0	100.0
Total	100	100.0	100.0	

**kr5**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	1	1.0	1.0	1.0
2	6	6.0	6.0	7.0
3	20	20.0	20.0	27.0
4	44	44.0	44.0	71.0
5	29	29.0	29.0	100.0
Total	100	100.0	100.0	

**kr6**

	Frequency	Percent	Valid Percent	Cumulative Percent
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	2	8	8.0	8.0	8.0
	3	28	28.0	28.0	36.0
Valid	4	34	34.0	34.0	70.0
	5	30	30.0	30.0	100.0
	Total	100	100.0	100.0	

**kr7**

	Frequency	Percent	Valid Percent	Cumulative Percent
	1	4	4.0	4.0
	2	13	13.0	17.0
Valid	3	34	34.0	51.0
	4	30	30.0	81.0
	5	19	19.0	100.0
	Total	100	100.0	

**kr8**

	Frequency	Percent	Valid Percent	Cumulative Percent
	2	8	8.0	8.0
	3	26	26.0	34.0
Valid	4	43	43.0	77.0
	5	23	23.0	100.0
	Total	100	100.0	

**kelompok\_referensi**

	Frequency	Percent	Valid Percent	Cumulative Percent
	20	1	1.0	1.0
	23	2	2.0	3.0
	24	5	5.0	8.0
Valid	25	3	3.0	11.0
	26	5	5.0	16.0
	27	9	9.0	25.0
	28	5	5.0	30.0
	29	11	11.0	41.0

30	15	15.0	15.0	56.0
31	7	7.0	7.0	63.0
32	14	14.0	14.0	77.0
33	5	5.0	5.0	82.0
34	7	7.0	7.0	89.0
35	3	3.0	3.0	92.0
36	6	6.0	6.0	98.0
37	1	1.0	1.0	99.0
38	1	1.0	1.0	100.0
Total	100	100.0	100.0	

- Pelayanan

**Statistics**

	p1	p2	p3	p4	p5	p6	p7	p8	p9	p10	pelayanan
N Valid	10	10	100	10	100	10	100	100	100	100	100
Missing	0	0	0	0	0	0	0	0	0	0	0
Mean	3.7	3.5	3.73	4.0	3.79	3.6	3.77	3.87	3.85	3.64	37.59
Std. Deviation	.75	.75	.802	.74	.946	1.0	.851	.884	.925	1.04	3.980

**p1**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	3	3.0	3.0	3.0
3	35	35.0	35.0	38.0
Valid 4	46	46.0	46.0	84.0
5	16	16.0	16.0	100.0
Total	100	100.0	100.0	

**p2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	5	5.0	5.0	5.0

	3	46	46.0	46.0	51.0
	4	38	38.0	38.0	89.0
	5	11	11.0	11.0	100.0
	Total	100	100.0	100.0	

**p3**

	Frequency	Percent	Valid Percent	Cumulative Percent
	2	4	4.0	4.0
	3	37	37.0	41.0
Valid	4	41	41.0	82.0
	5	18	18.0	100.0
	Total	100	100.0	

**p4**

	Frequency	Percent	Valid Percent	Cumulative Percent
	2	2	2.0	2.0
	3	21	21.0	23.0
Valid	4	51	51.0	74.0
	5	26	26.0	100.0
	Total	100	100.0	

**p5**

	Frequency	Percent	Valid Percent	Cumulative Percent
	1	1	1.0	1.0
	2	7	7.0	8.0
Valid	3	30	30.0	38.0
	4	36	36.0	74.0
	5	26	26.0	100.0
	Total	100	100.0	

**p6**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.0	1.0



	2	12	12.0	12.0	13.0
	3	33	33.0	33.0	46.0
	4	31	31.0	31.0	77.0
	5	23	23.0	23.0	100.0
	Total	100	100.0	100.0	

**p7**

		Frequency	Percent	Valid Percent	Cumulative Percent
	2	6	6.0	6.0	6.0
	3	32	32.0	32.0	38.0
Valid	4	41	41.0	41.0	79.0
	5	21	21.0	21.0	100.0
	Total	100	100.0	100.0	

**p8**

		Frequency	Percent	Valid Percent	Cumulative Percent
	1	1	1.0	1.0	1.0
	2	3	3.0	3.0	4.0
Valid	3	31	31.0	31.0	35.0
	4	38	38.0	38.0	73.0
	5	27	27.0	27.0	100.0
	Total	100	100.0	100.0	

**p9**

		Frequency	Percent	Valid Percent	Cumulative Percent
	1	1	1.0	1.0	1.0
	2	5	5.0	5.0	6.0
Valid	3	30	30.0	30.0	36.0
	4	36	36.0	36.0	72.0
	5	28	28.0	28.0	100.0
	Total	100	100.0	100.0	

**p10**



Missing	0	0	0	0	0	0	0	0	0	0	0	0	0
Mean	3.80	3.80	3.97	4.02	3.70	4.04	3.61	3.70	3.94	3.88	3.57	3.82	45.85
Std. Deviation	.778	.816	.784	.829	.937	.816	.790	.718	.886	.924	1.027	.881	5.202

**pm1**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	2	2.0	2.0	2.0
3	36	36.0	36.0	38.0
Valid 4	42	42.0	42.0	80.0
5	20	20.0	20.0	100.0
Total	100	100.0	100.0	

**pm2**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	5	5.0	5.0	5.0
3	30	30.0	30.0	35.0
Valid 4	45	45.0	45.0	80.0
5	20	20.0	20.0	100.0
Total	100	100.0	100.0	

**pm3**

	Frequency	Percent	Valid Percent	Cumulative Percent
2	3	3.0	3.0	3.0
3	23	23.0	23.0	26.0
Valid 4	48	48.0	48.0	74.0
5	26	26.0	26.0	100.0
Total	100	100.0	100.0	

**pm4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	2	2.0	2.0	2.0
3	27	27.0	27.0	29.0

	4	38	38.0	38.0	67.0
	5	33	33.0	33.0	100.0
	Total	100	100.0	100.0	

**pm5**

	Frequency	Percent	Valid Percent	Cumulative Percent
	1	1	1.0	1.0
	2	9	9.0	10.0
Valid	3	30	30.0	40.0
	4	39	39.0	79.0
	5	21	21.0	100.0
	Total	100	100.0	100.0

**pm6**

	Frequency	Percent	Valid Percent	Cumulative Percent
	2	5	5.0	5.0
	3	16	16.0	21.0
Valid	4	49	49.0	70.0
	5	30	30.0	100.0
	Total	100	100.0	100.0

**pm7**

	Frequency	Percent	Valid Percent	Cumulative Percent
	1	1	1.0	1.0
	2	4	4.0	5.0
Valid	3	40	40.0	45.0
	4	43	43.0	88.0
	5	12	12.0	100.0
	Total	100	100.0	100.0

**pm8**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	3.0	3.0

	3	36	36.0	36.0	39.0
	4	49	49.0	49.0	88.0
	5	12	12.0	12.0	100.0
	Total	100	100.0	100.0	

**pm9**

	Frequency	Percent	Valid Percent	Cumulative Percent
	1	1	1.0	1.0
	2	5	5.0	6.0
Valid	3	21	21.0	27.0
	4	45	45.0	72.0
	5	28	28.0	100.0
	Total	100	100.0	100.0

**pm10**

	Frequency	Percent	Valid Percent	Cumulative Percent
	2	6	6.0	6.0
	3	31	31.0	37.0
Valid	4	32	32.0	69.0
	5	31	31.0	100.0
	Total	100	100.0	100.0

**pm11**

	Frequency	Percent	Valid Percent	Cumulative Percent
	1	3	3.0	3.0
	2	10	10.0	13.0
Valid	3	35	35.0	48.0
	4	31	31.0	79.0
	5	21	21.0	100.0
	Total	100	100.0	100.0

**pm12**

	Frequency	Percent	Valid Percent	Cumulative Percent
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	2	8	8.0	8.0	8.0
	3	25	25.0	25.0	33.0
Valid	4	44	44.0	44.0	77.0
	5	23	23.0	23.0	100.0
	Total	100	100.0	100.0	

**perilaku menabung**

	Frequency	Percent	Valid Percent	Cumulative Percent
	30	1	1.0	1.0
	34	1	1.0	2.0
	36	4	4.0	6.0
	38	3	3.0	9.0
	39	1	1.0	10.0
	40	5	5.0	15.0
	41	2	2.0	17.0
	42	14	14.0	31.0
	43	1	1.0	32.0
	44	8	8.0	40.0
Valid	45	1	1.0	41.0
	46	13	13.0	54.0
	47	4	4.0	58.0
	48	12	12.0	70.0
	49	2	2.0	72.0
	50	9	9.0	81.0
	51	2	2.0	83.0
	52	10	10.0	93.0
	54	5	5.0	98.0
	56	2	2.0	100.0
	Total	100	100.0	100.0











	Sig. (2-tailed)	.008	.195	.506	.001		.156	.623	.09	.15	.506	.002
	N	30	30	30	30	30	30	30	30	30	30	30
	Pearson	.174	.154	.115	.162	.266	1	.191	.15	.33	.115	.473**
	Correlation								2	1		
P6	Sig. (2-tailed)	.356	.416	.546	.392	.156		.311	.42	.07	.546	.008
	N	30	30	30	30	30	30	30	30	30	30	30
	Pearson	.526*	-.056	.307	.171	.093	.191	1	.23	.32	.307	.558**
	Correlation	*							1	4		
P7	Sig. (2-tailed)	.003	.767	.099	.366	.623	.311		.22	.08	.099	.001
	N	30	30	30	30	30	30	30	30	30	30	30
	Pearson	.317	.338	.175	.321	.313	.152	.231	1	.57	.175	.642**
	Correlation									3**		
P8	Sig. (2-tailed)	.088	.068	.356	.083	.092	.422	.220		.00	.356	.000
	N	30	30	30	30	30	30	30	30	30	30	30
	Pearson	.400*	.253	.167	.148	.267	.331	.324	.57	1	.167	.648**
	Correlation								3**			
P9	Sig. (2-tailed)	.029	.178	.378	.434	.154	.074	.081	.00		.378	.000
	N	30	30	30	30	30	30	30	30	30	30	30
	Pearson	.083	.374*	1.00	.067	-.126	.115	.307	.17	.16	1	.532**
	Correlation			0**					5	7		
P10	Sig. (2-tailed)	.665	.042	.000	.723	.506	.546	.099	.35	.37		.002
	N	30	30	30	30	30	30	30	30	30	30	30
	Pearson	.636*	.508*	.532*	.577*	.544*	.473*	.558*	.64	.64	.532*	1
	Correlation	*	*	*	*	*	*	*	2**	8**	*	
Pay	Sig. (2-tailed)	.000	.004	.002	.001	.002	.008	.001	.00	.00	.002	
an	N	30	30	30	30	30	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).





bung	Sig. (2-tailed)	.007	.000	.000	.000	.000	.000	.000	.000	.000	.008	.000	.008	
	N	30	30	30	30	30	30	30	30	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).

## LAMPIRAN 6

### 3. Uji reliabilitas

#### - Kontrol diri

##### Case Processing Summary

		N	%
	Valid	30	100.0
Cases	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

##### Reliability Statistics

Cronbach's Alpha	N of Items
.818	10

#### - Kelompok Referensi

##### Case Processing Summary

		N	%
	Valid	30	100.0
Cases	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

##### Reliability Statistics

Cronbach's Alpha	N of Items
.723	8

#### - Pelayanan

##### Case Processing Summary

		N	%
	Valid	30	100.0
Cases	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.763	10

- Perilaku Menabung
- 

**Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.877	12



## LAMPIRAN 7

### 4. Uji Normalitas

**One-Sample Kolmogorov-Smirnov Test**

	kontrol_diri	kelompok_referensi	pelayanan	perilaku_menabung
N	100	100	100	100
Normal Parameters <sup>a,b</sup>				
Mean	36.82	30.07	37.59	45.85
Std. Deviation	4.312	3.580	3.980	5.202
Most Extreme Differences				
Absolute	.103	.083	.094	.102
Positive	.084	.068	.092	.080
Negative	-.103	-.083	-.094	-.102
Kolmogorov-Smirnov Z	1.034	.825	.942	1.015
Asymp. Sig. (2-tailed)	.235	.504	.337	.254

a. Test distribution is Normal.

b. Calculated from data.

### 5. Uji Linearitas

**ANOVA Table**

	Sum of Squares	df	Mean Square	F	Sig.
(Combined)	510.311	18	28.351	1.059	.407
perilaku_menabung * kontrol_diri					
Between Groups	217.195	1	217.195	8.113	.006
Deviation from Linearity	293.116	17	17.242	.644	.846
Within Groups	2168.439	81	26.771		
Total	2678.750	99			

**ANOVA Table**

	Sum of Squares	df	Mean Square	F	Sig.
(Combined)	758.881	16	47.430	2.051	.019
perilaku_menabung * kelompok_referensi					
Between Groups	151.270	1	151.270	6.540	.012
Deviation from Linearity	607.610	15	40.507	1.751	.056
Within Groups	1919.869	83	23.131		
Total	2678.750	99			

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
(Combined)		721.495	15	48.100	2.064	.020
perilaku_menabung * pelayanan	Between Groups	501.535	1	501.535	21.525	.000
	Linearity	219.959	14	15.711	.674	.793
	Deviation from Linearity	1957.255	84	23.301		
Within Groups		2678.750	99			
Total						

## 6. Uji Multikolinearitas

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	7.756	6.371		1.217	.226		
1 kontrol_diri	.291	.105	.241	2.778	.007	.990	1.010
kelompok_referensi	.264	.126	.182	2.092	.039	.987	1.014
Pelayanan	.517	.114	.395	4.540	.000	.985	1.015

a. Dependent Variable: perilaku\_menabung

## 7. Heteroskedasitas

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	16.713	7.611		2.196	.031
1 SQRT_X1	-.432	.759	-.057	-.569	.570
SQRT_X2	-.753	.823	-.092	-.916	.362
SQRT_X3	-1.062	.836	-.129	-1.271	.207

a. Dependent Variable: ABRESID

## LAMPIRAN 8

### 8. Uji Regresi LINEAR BERGANDA

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	pelayanan, kontrol_diri, kelompok_referensi <sup>b</sup>	.	Enter

a. Dependent Variable: perilaku\_menabung

b. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.532 <sup>a</sup>	.283	.261	4.473

a. Predictors: (Constant), pelayanan, kontrol\_diri, kelompok\_referensi

**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	758.172	3	252.724	12.632	.000 <sup>b</sup>
	Residual	1920.578	96	20.006		
	Total	2678.750	99			

a. Dependent Variable: perilaku\_menabung

b. Predictors: (Constant), pelayanan, kontrol\_diri, kelompok\_referensi

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	7.756	6.371		1.217	.226
	kontrol_diri	.291	.105	.241	2.778	.007
	kelompok_referensi	.264	.126	.182	2.092	.039
	Pelayanan	.517	.114	.395	4.540	.000

a. Dependent Variable: perilaku\_menabung