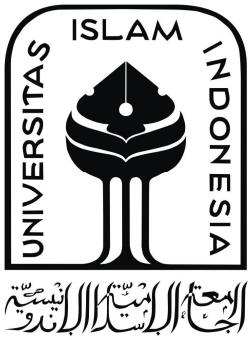
CONSUMERS KNOWLEDGE ABOUT ISLAMIC BANKING AND THE INFLUENCE TOWARDS DECISION TO BECOME CLIENTS OF BANK SYARIAH MANDIRI BRANCH OF YOGYAKARTA

A THESIS

Presented as a Partial Fulfillment of the Requirements
to Obtain the Bachelor Degree in Management Department



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2013

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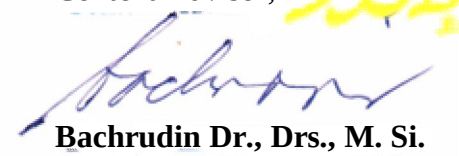
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DECLARATION OF AUTHENTICITY

Herein I declare the originality of the thesis; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expression without acknowledgment. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, August 23, 2013



Anindityo Baskoro Aji

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ABSTRACT

Monetary crisis that has afflicted Indonesia a couple years ago give significant impact on banking industry. The enforcement of liquidation towards sixteen private banks at the end of October 1997 creates crisis of trust on public towards national banking industry. Eventhough the government ensure the safety of customer funds deposited either on national or private bank through an announcement on January 27, 1998 the impact of liquidation is still inevitable.

During monetary crisis in 1997 until 1998, sharia banking could survive and showed a significant great performance compare to conventional banks. It can be seen from distribution of financing that was relatively low troubled (non performing loan, amounted to 12.96% in 2000 and 4.04% in 2001) on sharia banks and there were no occurrence of negative spreads in its operational activities.

The problem formulation in this research are: 1) How customer knowledge (based on attributes, utility, and satisfaction value) regarding sharia banking and the decision to become customer of PT Bank Syariah Mandiri Tbk Purbayan, Kotagede, Yogyakarta; 2) To what extent the influence of consumer knowledge on a decision of being customer and; 3) What types of consumer's knowledge which determine most of the decision to become customer. Whereas, the purpose of research involves 1) Understanding consumer knowledge (based on attribute, utility, and product satisfaction value) about sharia banking and the decision to become customer of Bank Syariah Mandiri; 2) Understanding to what extent the influence of consumer knowledge on a decision of being customer; 3) Understanding types of consumer knowledge that determine the most of decision to become customer.

Keywords: Sharia Banking, liquidation, Consumer's Knowledge

ABSTRAK

Krisis moneter yang melanda Indonesia beberapa tahun yang lalu berdampak besar pada industri perbankan. Pelaksanaan likuidasi terhadap enam belas bank swasta nasional pada bulan oktober 1997 menimbulkan krisis kepercayaan masyarakat terhadap industri perbankan nasional. Meskipun pemerintah menjamin keamanan dana yang disimpan nasabah baik di bank pemerintah maupun di bank swasta nasional melalui pengumuman pada tanggal 27 Januari 1998, dampak likuidasi tidak terelakkan.

Selama krisis moneter (1997-1998) bank syariah dapat bertahan dan dapat menunjukkan kinerja yang relatif lebih baik dibandingkan lembaga perbankan konvensional. Itu dapat dilihat dari relatif lebih rendahnya penyaluran pembiayaan yang bermasalah (*non performing loan*, tahun 2000 sebesar 12,96 % dan tahun 2001 sebesar 4,04 %) pada bank syariah dan tidak terjadinya *negative spread* dalam kegiatan operasionalnya.

Rumusan masalah pada penelitian ini adalah : 1) bagaimana pengetahuan konsumen (berdasarkan atribut, manfaat, dan nilai kepuasan produk) mengenai perbankan syariah dan keputusan menjadi nasabah PT Bank Syariah Mandiri Tbk Purbayan, Kotagede, Yogyakarta; 2) sejauh mana pengaruh pengetahuan konsumen terhadap keputusan menjadi nasabah dan 3) jenis pengetahuan konsumen apa yang paling menentukan keputusannya untuk menjadi nasabah. Sedangkan tujuan penelitian meliputi : 1) mengetahui pengetahuan konsumen (berdasarkan atribut, manfaat, dan nilai kepuasan produk) mengenai perbankan syariah dan keputusan menjadi nasabah PT Bank Syariah Mandiri Tbk Gedong Kuning Selatan No. 5, Purbayan, Kotagede, Yogyakarta; 2) mengetahui sejauh mana pengaruh pengetahuan konsumen terhadap keputusan menjadi nasabah dan 3) mengetahui jenis pengetahuan konsumen yang paling menentukan keputusannya menjadi nasabah.

Kata kunci: Syariah, likuidasi, Pengetahuan Konsumen

CHAPTER I

INTRODUCTION

1.1 Study Background

Banking industry is one of the institutions that implement three functions, which are funding, lending, and services (Muhammad, 200:66). As it is known, people in Indonesia, which largely are Muslim, are facing an option to save their asset in conventional bank. Meanwhile, the conventional bank adhere interest system which according to Islam, bank interest can be asserted as haram. Because the bank interest can be categorized as riba or usury. So then, sharia banking is desperately needed to accommodate the need of Muslim people.

Monetary crisis knocking down Indonesia some years ago has caused great impact on banking industry. Liquidation implementation towards sixteen national private banks in October 1997 caused crisis on people's trust towards national banking industry. Even though the government was warranting the safety of fund saved by customers, on state owned bank and on national private bank, through announcement on 27 January 1998, the impact of the liquidation was unavoidable.

The customers were impelled to draw their fund on rush from the national banking because they worried about the second liquidation that would endanger the safety of their fund saved. The government committed to draw people fund by increasing the bank rate that was also aimed at suppressing inflation and encouraging the appreciation on rupiahs exchange rate. The increase of bank rate was in fact evoking negative spread, i.e. a condition where the bank is

experiencing liquidation difficulty because of interest charges exceeding earnings.

The condition of national banking was increasingly depressed with the existence of bad debt that was depressing Capital Adequacy Ratio (CAR). The government conducted second liquidation towards banks having CAR below 4% by end of the year 1998 and was giving the fund of BLBI (The Bank Indonesia Liquidity Aid). This policy triggered merger and followed up with liquidation to ten banks and thirty eight banks in March 1999, followed by acquisition to nine national banks (Republika, 2001). During the monetary crisis (1997-1998) sharia bank is survived and showing performance that is relatively better than conventional banking institution. It is seen from the distribution of non-performing loan that is relatively low (in the year of 2000 it was 12.96% and in the year of 2001 was 4.04%. Source: Bank of Indonesia) in the sharia bank and there was no negative spread in the operational activities. With its' main philosophy, partnership and togetherness in or risk, the sharia proved to be prospective to grow in this country.

The development of sharia banking shows significant speed. This is shown with the increase of asset owned by sharia banking that is reaching Rp 4.78 trillion. While the fund of the third party is reaching Rp 3.4 trillion, with funding given by the sharia bank is reaching Rp 3.86 trillion. This is shown that there were an increased in asset about 18.22%, fund from the third party increased about 16.66%, and the fund distributed raised 17.73%, compared with each position at the end of the year 2002 (Maulana, 2003).

One of the biggest challenges that need to be faced is that there are so many

accusations that assume sharia bank is only a conventional bank labeled with the word sharia. Other difficulty is coming from the people itself, many people assume that sharia bank is not beneficial for them, because they presume that the sharing system will not gain much interest compare with the conventional bank system.

Research that has been conducted by Bank Indonesia cooperating with various research institutions suggest that 95% respondent assume that banking system is very important on supporting economic transaction. That research also analyses the general impression that are given by the people about sharia bank, they conclude that (1) Sharia bank is identical with the profit sharing, (2) Sharia bank is an Islamic bank. Based on this research, we may conclude that the awareness of sharia bank is quite high but their knowledge towards sharia bank's characteristic or the benefits of sharia bank can give is very narrow.

This study select Mandiri Sharia bank branch of Yogyakarta, because of some eases that has been given to the customers. Moreover Mandiri sharia is a very wellknown institution in Indonesia especially Yogyakarta. Some of the eases which has been offered by Mandiri sharia to their customers such as, On line real time on all of the branches or *capem* through all of the Mandiri sharia bank, phone banking facility with local tariff, and also the ATM card that will help the customers draw their money through many ATM machines which has covered almost all city. Last Sharia mandiri offers profit sharing percentage form the *mudharabah* principal, and the percentage may reach 60:40 in favors of customers. With all of these advantages, it may make Mandiri sharia be able to

compete with conventional bank, and it gives Mandiri sharia a good prospect in the future.

Principally sharia bank has advantage, but in reality the sharia banks, without exception with the Bank Syariah Mandiri, are facing constraints and weakness that need to be fixed. Few examples that show some shortages in sharia banking are: The operational efficiency that has not been optimal, the human resource that is unequal yet in mastering skills in sharia banking, and network facilities that has not covered all area in Indonesia. From the consumers' side, other weakness is the limited understanding from the society about the activity of sharia banking financial service business. This limitation is causing there are so many people that has less understanding about the operation of sharia banks.

Sharia Banks, including among them is the Bank Syariah Mandiri, are demanded to be more intensive and brave in opening themselves to increase public understanding especially in emerging the awareness about the importance of applying sharia principles in live without any exception in the aspect of economy. Therefore, the effort to increase people knowledge about sharia bank becomes a strategic issue in the expansion of sharia bank in the future. With a better people's knowledge about sharia bank, the higher possibility they will start to adopt sharia principles. Given the importance about consumers' knowledge about sharia banking, Bank Syariah Mandiri is expected to be able to know the way the company can fulfill the requirement and the desire of clients.

The condition is attracting the attention of the writer to conduct research with formula as follows: **Consumers Knowledge about Islamic banking and the influence towards the decision to become clients on PT Bank Syariah Mandiri Tbk, branch of Yogyakarta.**

1.2 Problem Identification and Problem Formulation

Problem identification in this research is based on the phenomenon happened in our society. Because the author understands that the people's knowledge about sharia banking is still relatively low. With this limitation knowledge about sharia banking's business activity, it causes so many confusion among our societies about sharia banking, which then led people to have who wrong perception about sharia banking operation. One factor influencing consumers' behavior is psychological factor, which includes consumer's knowledge factor. Consumer's knowledge consists of information that being kept in mind. The author limits the research into three kinds of consumers' knowledge, there is knowledge about attribute of the product, product benefit, and satisfactory values gained from the product offered by the company.

On the other side, consumers' knowledge will influence their perception about something, in this case towards sharia banking. Deeper comprehension about the consumers will make the marketers capable to influence consumers' decision, so that they are eager to buy the products that are offered by the marketers. Therefore, consumers' comprehension also shares contribution toward the decision making process from the consumers.

The problems are formulated as follows:

1) How much the consumers' knowledge (based on the attribute, benefit, and product satisfaction value) about the sharia banking and which knowledge that affects their decision to become a client of PT Bank Syariah Mandiri, at Jl. Gedong Kuning Selatan No. 5, Purbayan, Kotagede, Yogyakarta?
2) How far the consumers' knowledge about sharia banking is?

1.3 Problem limitation

The author has divided limitation while doing this research into two variables. First, are the aged of correspondents, they must be aged between 18 – 60 years old. And the second are levels of education, minimum the correspondent has graduated from high school.

1.4 Research objectives

The aims of the research will be described as follows:

1) To examine consumers' knowledge (based on the attribute, benefit, and product satisfaction value) about the sharia banking and the decision to become a client of PT Bank Syariah Mandiri, at Jl. Gedong Kuning Selatan No. 5, Purbayan, Kotagede, Yogyakarta
2) To recognize the influence of consumers' knowledge towards the decision to become a client.
3) To understand type of consumers' knowledge that most influential for

their decision to become a client.

1.5 Research Contributions

1) For researcher

The result of this research is expected to enrich knowledge and understanding about sharia banking, consumer behavior, and the process of decision making. It is expected that this knowledge can be implemented in practical world.

2) For Companies

The result of this research is expected to give a huge contribution for PT Bank Mandiri to evaluate or improve the performance and to widen the consumers' knowledge so that it can be used as an input to comprehend and fulfill the consumers' demand.

1.6 Definitions *of Terms*

1.6.1 Consumer Behaviors

Schiffman and Kanuk (2004:8) describe about the consumer behavior as follows:

> *"The behavior that consumers display in searching for purchasing, using, evaluating, and disposing of products, services, and ideas which they expect to satisfy their needs"*

While Engel, Blackwell and Miniard (1995: 4) defined it as:

> *"Consumer behavior as those activities directly involved in obtaining, consuming, and disposing of products and services, including the decision processes that precede and follow these action"*

Schiffman and Kanuk (2004: 8) stated that *"Consumers' behavior study is a study about how an individual made his decision to allocate the available resources (time, money, effort, and energy)."* Simply, the consumers' behavior study covers some things as follows: What to buy? Why they buy it? When they buy it? Where to buy? How often they buy it? How often they use it?

1.6.2 Consumers' Buying Decision Process

One of important decision taken by consumers and have to be noticed carefully from the marketers is the consumers' decision to buy. The decision according to Schiffman and Kanuk (2004: 547) is: "…selection of an option from two or three alternative choices…"

According to Koetler (2000: 192) to get the buying decision, the consumers will going through 5 stages, they are:

1) Problem Recognition

   It is a stage where the buyer recognizes his problem or need. The buyer feels the difference between his actual condition and the condition he wants. The need is triggered by internal stimulus such as hunger and desire that when it reaches certain level it will become an external drive or stimulus. For instance, when someone walks to the phone store, he may recognize that he or she needs to replace his or her old phone.

2) Information Search

   After triggered by a stimulus, the consumer tries to find more information about the stuff he recognizes as his need. The consumer gains

information from personal sources (family, friend, neighbor, and acquaintance), commercials (advertisement, salesperson, agent, container), public (mass media, organization of rank making), and experience source (study, product usage).

3) Alternative Evaluation

It is a stage where the consumer gains information about an object and makes end judgment. In this stage, the consumer limits his choices into alternative based on the suitability between the benefit he wanted and the benefit given by the available product.

4) Purchase decision

Is a stage where the consumer has chosen and is ready to conduct the transaction of buying or exchange between money or promised to pay with ownership right or the usage of certain good.

5) Post-Purchase Decision

Is a stage where the consumer will experience two possibilities, they are satisfaction or dissatisfaction towards the choice he has taken.

1.6.3 Consumer's Knowledge

Mowen and Minor (1998: 106) defined it as *"the amount of experience with and information about particular products or services a person has."*

While Engel, Blackwell and Miniard (1995: 337) describe it as follows:

"At a general level, knowledge can be defined as the information stored within memory. The subset of total information relevant to consumers functioning in the marketplace is called consumer knowledge".

Based on the two definitions above, it can be concluded that consumers' knowledge is all information owned by the consumers about products or services, and other knowledge related to the products and services and information related with the function as consumer.

CHAPTER II

REVIEW OF RELATED LITERATURE

2.1 Consumer Behavior

Schiffman and Kanuk (2004:8) explained the definition of consumer behavior as follows:

"The behavior that consumers display in searching for purchasing, using, evaluating, and disposing of product and services that they expect to satisfy their needs"

While Engel, Blackwell and Miniard (1995:4) defined it as
"Consumer behavior as those activities directly involved in Obtaining, consuming, and disposing of products and services, Including the decision processes that precede and follow these actions"

Other variations of the definition as quoted by Ujang Sumarwan as follows: "Behavior is intended by the people in the planning, buying, and using economic goods and services" (Winardi: 1991). "The behavior is associated with preferences and possibilities" (Deaton and Muellbawer: 1986). "Consumer behavior is the study and day-to-day human behavior" (Mullen and Johnson: 1990).

Schiffman and Kanuk (2004:8) argued that "the study of consumer behavior is the study of how an individual makes decisions to allocate available resources (time, money, effort, and energy)." Simply put, the study of consumer

behavior includes the following, what do the consumers buy? (What do they buy?), Why do consumers buy it? (Why do they buy it?), When do they buy it? (When do they buy it?), Where do they buy? (Where do they but it?), How often do they buy? (How often do they buy it?), How often do they use them? (How Often do they use it?).

In other words how consumer behavior includes activities of individuals, groups, and organizations select, buy, use, and dispose of goods, services, and ideas or experience in order to satisfy their needs and desires. Understanding consumer behavior and getting to know the customers is not a simple thing. Customers may express their needs and desires but can act otherwise. They may respond to their changing influence on the last minute. Therefore, the marketers should study the desires, perceptions, preferences and shopping behavior and purchase their targeted customers.

2.1.1 Factors Affecting Consumers Purchase Behavior

Engel, Blackwell and Miniard (1994:60) argued that consumer behavior can be influenced by the will of the interested parties. Furthermore, Engel also said that there are at least three factors becoming determinant to the detmining consumer decisions. 3 This is a factor underlying influence on consumer behavior. Those factors are:

1) Environmental Influences

Consumers living in a complex environment where their decisions are influenced by 1. Culture, 2. Social class, 3. Personal Influence, 4. Families, and 5. Situation.

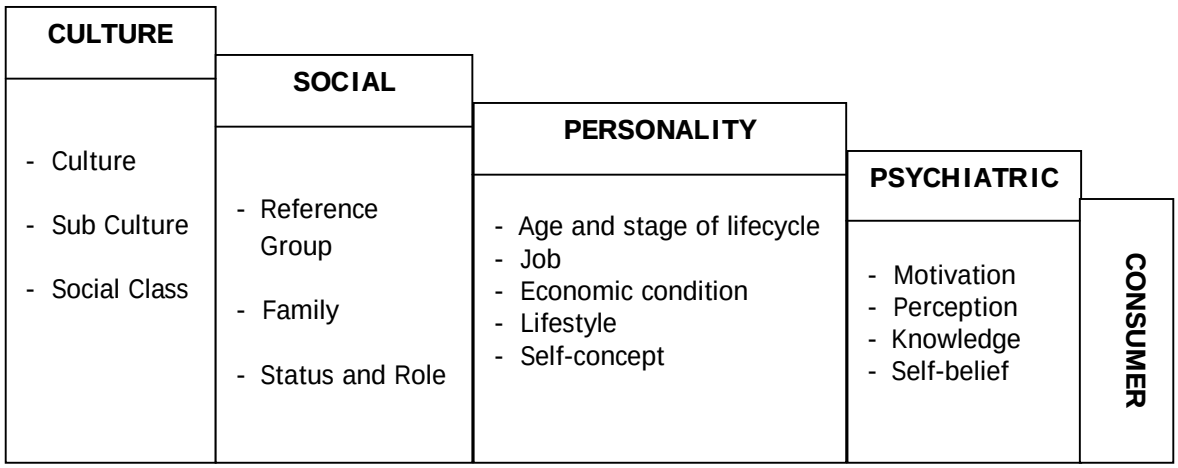
2) Individual Differences and Influence.

   Consumers are also influenced by moving the internal factors and influence their behaviors. The internal factors may vary greatly between individuals and the decisions that will result in different behavior. Such factors are 1. Consumer resources, 2. motivation and involvement, 3. Knowledge, 4. Attitude, and, 5. Personality, lifestyle, and demographics.

3) Psychological Processes.

   Psychological processes of consumers will bring them to the following process: 1. Information Processing, 2. Learning and, 3.Changes in attitude / behavior, all of which will have an impact on their decision-making.

In line with Engel, Philip Kotler (2001:197) mentioned at least there are four factors that influence consumer behavior; cultural, social, personality, and psychiatric. Each one of these factors has subfactors which became constituent elements.



Source: marketing-principles Philip Kotler (2001)

Figure 2.1 The factors influencing consumer buying behavior

Research on the factors influencing consumer decisions will be able to generate the instructions how to reach and serve customers more effectively.

2.1.2 Consumer Buying Decision Process

One of the important decisions taken and the consumer should receive the most attention from marketers is consumers' purchasing decisions. Decisions according to Schiffman and Kanuk (2004:547) is: *".. Selection of an option from two or more alternative choices .."*

According to Kotler (2000:192) consumers' purchasing decisions will go through 5 stages:

1) *Problem Recognition*

   It is the stage in which the buyer recognizes a problem or need. Buyers feel the difference between the actual states of the state wanted. These needs can be triggered by internal stimuli such as hunger and thirst when it reaches a certain point will be an

encouragement and external stimuli. For example, when passing a patisserie, it will stimulate hunger.

2) *Information Search*

Having moved by stimuli of consumers trying to find more information about the things recognized as the needs. Consumers obtain information from personal sources (family, friends, neighbors, and acquaintances), commercial (advertising, salespeople, brokers, packaging), public (mass media, organizational rank maker), and source of experience (assessment, product usage)

3) *Alternative Evaluation*

It is a stage where consumers obtain information about an object and make a final assessment. At this stage, constrict consumer choice until an alternative is selected based on the magnitude of the correspondence between the desired benefits that can be provided by a choice of products available.

4) *Purchase* Decision

It is the stage where the consumers have choices and are ready to purchase or exchange between money or a promise to pay the ownership or use of an object.

5) *Post-purchase Behavior*

It is the stage where the consumer will have two possibilities, namely satisfaction and dissatisfaction with the choice taken.

2.2 Consumer Knowledge

2.2.1 Definition of Consumer Knowledge

Mowen and Minor (1998:106) defined it as *"The amount of experience with and information about particular products or services a person has"*.

While Engel, Blackwell and Miniard (1995:337):
"At a general level, knowledge can be defined as the information stored within memory. The subset of the total information relevant to consumers functioning in the marketplace is called consumer knowledge ".

Based on the two definitions can be interpreted that consumers knowledge is all the information owned by the consumers on a wide range of products and services, as well as other knowledge related to such products and services and information related to its function as consumers.

2.2.2 Types of consumer knowledge

Cognitive psychologists divide knowledge into declarative knowledge and procedural knowledge. Declarative knowledge is subjective facts known by someone. Subjective meaning here is that the knowledge may not necessarily correspond with the actual reality. While the procedure knowledge is knowledge of how the facts are used. Declarative knowledge is divided into two categories: episodic and semantic. Episodic knowledge involves knowledge is limited to the passage of time. This knowledge is used to answer questions about the future use of a product. Instead, semantic knowledge containing generalized knowledge that gives meaning to one's world.

Mowen and Minor (1998:106) divided consumer knowledge into three categories: (1). Objective Knowledge, (2). Subjective knowledge, and (3). Information about other knowledge. Objective knowledge is true information about the product class that is stored in long term memory consumers. Subjective knowledge is the consumer's perception of what and how much he knew about the product class. Consumers may also have information about the knowledge of other things.

Engel, Blackwell, and Miniard (1994:317) divide consumer knowledge into three types of knowledge: (1) Product knowledge, (2) Purchasing knowledge, and (3) the use of knowledge.

1) Product Knowledge

Product knowledge itself is a conglomerate of many different types of information. Knowledge of products includes:

a) Analysis of Awareness

Brand that consumers familiar with is the awareness set. Clearly, it is difficult to sell a product that is "not known." Consequently, an important goal of marketing is to move the brand into the consciousness.

b) Image Analysis

Marketers are also concerned with the beliefs held by consumers and define a brand image. By examining consumer confidence about the ability of the brand is likely to determine whether a product has reached desired position in the minds of consumers.

Examination of consumer knowledge about the nature of the object is known as image analysis.

c) Perception error for the Product

Marketers should be alert to inaccuracies in the knowledge of the consumer. Very unusual to get that consumers have the mistaken belief that pose significant barriers to success.

d) Knowledge in Price

One aspect of the product knowledge that should be devoted is an aspect involving the price of the product. Examination of what consumers know about the absolute price and the price relative can provide some important information to guide marketing action. Pricing decisions by marketing executives may also depend on their perception of how well consumers get information about the price. Marketers will be motivated to reduce prices and to respond to competitive price cuts if they believe consumers are highly knowledgeable about the prices set in the market. Conversely, a low level of knowledge about the price allows marketers are less concerned about the price difference is significant in relation to competitors. When most consumers do not know about the differences in relative prices, the marketer can exploit this ignorance through higher prices.

2) Knowledge of Purchasing

Knowledge Purchase (Purchase knowledge) includes various pieces of information held by the consumer that is closely related to the

acquisition of the product. Basic dimensions of knowledge involve information relating to the purchase decision about where these products should be purchased and when the purchase should take place.

a) Where to Buy

The fundamental problem to be solved by consumers during the decision-making is where they have to buy a product. Many products can be obtained through a very different channel. Because existing channels may consist of many competitors, consumers must decide which channel further to visit. Where purchase decisions are determined largely by the knowledge of purchase. Knowledge purchase includes consumer information held regarding the location where the product this knowledge can influence buying behavior. If consumers are not familiar with a shop, they should rely more on in-store information and aids to identify the location of the product. Stimulus processing in the store may turn increases the need or desire that was not previously recognized, resulting in unplanned purchases.

b) When to Buy

Consumer confidence regarding when to buy is another relevant component of the knowledge of purchase. Consumers know that products having traditionally sold during a particular time may delay purchases until such time comes. Knowledge of when to buy can be a very important determinant of purchasing behavior for new innovations. Many consumers will not immediately buy new products

because they believe that the price may go down with the passage of time.

3) Knowledge of use

Knowledge ofuse includes the information available in the memory of how a product can be used and what it takes to use these products. Consumers' knowledge of use is important for several reasons. First, of course, consumers are less likely to buy a product if they do not have enough information about how to use the product. Marketing efforts are designed to educate consumers about how to use the product was needed. A similar barrier for purchasing occurs when consumers have incomplete information about the different ways or situations where a product can be used. Although the use of inadequate knowledge does not prevent the purchase of the product, it is still only have a detrimental effect on customer satisfaction. Products used in wrong way may not work properly, causing dissatisfied customers.

Peter and Olson (1996:86) also divided into three types of knowledge about the products namely: (1). Knowledge about the characteristics or attributes of the products. (2). Knowledge about the benefits of the product, and (3). Knowledge about satisfaction given by the product / service for consumers. In detail, it can be described as follows:

a) Products as Bundles of Attributes

Decisions about product characteristics are an important element in the marketing strategy. A consumer will see a product based on the characteristics / traits or attributes of the product. For a consumer, the car has a color attribute, model, year of manufacture, number of cc, brand, manual or automatic, and so on.

A consumer who chooses a fruit juice product would probably consider the following attributes of sweetness, fruit taste, price, brand, or packaging. Television has the attributes of size (14, 20.29, or 32 inches), the type of screen (flat or plain), stereo, and other brands. A consumer may have different capacities to mention the characteristics or attributes of a product. This is due to consumers who are knowledgeable about the product. Some consumers may have complete information about the product the car, so he was able to describe in detail the various attributes of the car. Marketers need to understand what is known to the consumer, what is known attributes of a product, which attributes considered most important by consumers. Knowledge about product attributes affect consumer decision making. More knowledge about the attributes of a product will allow consumers to choose the product that will be bought. Marketing strategy especially in communication often directed to deliver the information about the new attributes possessed by a

product, in the hope that these attributes provide added value in the eyes of consumers.

Peter and Olson (1996:84) state that consumers have different levels of product knowledge. This knowledge includes the class of products (Product class), the form of the product (Product form), brand (brand), model / feature (model / features).

From the standpoint of cognitive processing, we can question whether consumers really have the knowledge of all these traits in his memory and whether the consumer is to enable and use that knowledge when thinking about a product or brand. Marketers need to know which product characteristics are most important to the consumer, what is characteristic for the consumer, and how to use that knowledge in cognitive processes such as comprehension and decision-making.

Consumers have various levels of knowledge about the characteristics of the product. Knowledge of the characteristics of an abstract (Abstract attributes) represent the subjective characteristics of a product unreal. Like the warmth of a blanket or quality of style and comfort of a car. Knowledge of the characteristics of concrete (Concrete attributes) represent the real characteristics of a product such as the type of fiber blanket or chair leg room front of a car. In addition, knowledge of consumer characteristics also contains an

evaluation of personal characteristic affection (I do not like itchy wool blanket: I love cake crumb ice cream).

b) Products as Bundles of Benefits

The second type of product knowledge is knowledge about the benefits of the product. Consumers consume vegetables and fruits because knowing the benefits of the product for his health. Consumer perceived benefits after consuming vegetables and fruits are to facilitate the body's metabolic processes. This is referred to as the knowledge about the benefits of the product. Consumers often think about the benefits that he would feel if you consume or purchase a product, not because of its attributes. Consumers may not be interested to know the content of nutrients (attributes) of the noni fruits; he was more interested to know what the benefits of the noni fruit to treat pain. This knowledge is important for consumers because this knowledge will influence their purchasing decisions.

On the other hand, marketers are well aware that consumers often think about the product and the brand in the context of the consequences, not characteristics. Consequences are what happen to consumers when a product purchased and used or consumed. Consumers can have two kinds of knowledge about the consequences of product that is functional consequences and psychosocial consequences. Functional consequences are not the real impact of the use of experienced consumer products. Psychosocial consequences

refer to the psychological and social impact of the use of a consumer product. Psychological impact of the use of the product are private internal as how a product makes you feel.

c) Products as Values Satisfiers

Consumers also have the knowledge of the personal and symbolic value that can be satisfied or satisfied with a product or brand. Values (values) is a broad goal of public life (I want to be successful: I need to go). It also involves the affective value with respect to the needs or objectives proficiency level (feelings and emotions that accompany success). Realizing that the value has been satisfied or has achieved the main goal of life tends to be real and subjective (I feel safe; I am respected by others; I mine successfully). Instead of functional and psychosocial consequences more real and more obvious when it happens.

There are several ways to classify values, namely by identifying two types or levels of value: instrumental and terminal. Instrumental value is a pattern of behavior or act the way you want them (having fun, acting independently, showed confidence). Terminal value is a state of being desired, extensive psychological status (happy, peaceful, and successful). Instrumental and terminal values (goals or needs) represent the largest and most personal consequences that a person wants to achieve in his life.

2.3 Definition of Islamic Banking

According to Law no. 10 1998 generally Bank Islamic Bank is conducting business based on sharia principles and provides services in payment traffic. Sharia is Islamic law based on the rules of the agreement between the bank and other parties to deposit funds or financing and operations or other activities in accordance with Sharia.

2.3.1 Principles of Islamic Banking

Principle has been followed in carrying out the operations of Islamic banks are:

1) Principles of Justice, reflected in the application for benefits on the basis of the results and making the profit margins that have been agreed upon by the bank and the customer.
2) Principle of Equality, Islamic banks put depositors, customers, and banks on an equal footing and equal. This is reflected in the rights, obligations, risks, and benefits impartial among depositors, the user client funds, as well as the bank.
3) Principle Tranquility, Islamic banking products are in accordance with the principles and rules of Islamic muamalah, among others: there is no element of riba and zakat apply treasures. Thus, customers feel the inner and outer peace.

2.3.2 Management of Islamic Banks and Conventional Banks

Management of Islamic banks and conventional banks in general can be distinguished on several criteria.

Islamic banks are essentially managed by the following concepts:

1) Islam regards property as a custodian or trustee of Allah so how to obtain, manage, and use must be in accordance with the teachings of Islam
2) Islamic banks encourage customers to manage their wealth according to the teachings of Islam
3) Islamic banks put good moral well as the bank's customers and managing the underlying attitude of the relationship between customer and bank
4) There is the same strong emotional bond based on principles of justice, equality principle, and the principle of peace between the shareholders, bank managers, and customers over the course of the business of Islamic banks
5) Principles for the results:
    a) Determination of the magnitude of the risk, the results at the time the contract is made with reference to the possibility of gains and losses
    b) The amount of profit sharing ratio based on the amount of profits earned

c) Total revenue increased according to the increase in the number of income

d) There is no doubting profit sharing

e) For the results depend on the profits of the project being undertaken.

f) If the project is not profitable, then the loss will be shared by both parties.

While compared to Islamic banks, conventional banks based management concept as follows:

1) In the conventional banks avoid conflicts of interest between the three parties, namely those who want a high interest, and the interests of shareholders is to optimize interest difference. Meanwhile, the interests of the debtor are to obtain a lower interest rate. In this case the conventional banks function as an intermediary only.

2) The absence of an emotional bond between the shareholders, bank managers, and customers because each party has the opposite desire.

3) System of interest:

   a) Determination of interest rates at the time the contract was made with emphasis on bank profits

   b) The amount of percentage based on the amount of capital loaned

   c) The number of fixed interest payments

   d) Existence doubtful interest of its *halal* quality

2.3.3 Basic Principles of Islamic Banking Products

Basic principles of Islamic banking products are applied in activities to raise funds (funding Products), among others:

1) Wadiah (*Depository*)

Courier from one party to another, both individuals and legal entities, which should be preserved and restored at any time if the owner wants.

2) Muthlaqah Mudaraba (General Investment)

Cooperation between the two sides in which the first party provides capital and give full authority to the second party in determining the type and place of investment, while gains and losses divided by mutual agreement.

3) Mudaraba Muqayyadah

Cooperation between the two sides in which the first party provides capital and provide limited authority for both parties in determining the type and place of investment, while gains and losses are divided according to the deal upfront. Basic principles of Islamic products are applied in the activities of funds or financing products:

4) Murabaha (Deferred Payment Sale)

A treaty agreed between Islamic banks and customers where the bank provides financing for the purchase of raw materials / other working capital required customers to be repaid by the customer at the sale price (purchase price + bank margin) at the specified time.

5) Mudaraba (Financing Trust, Investment Trust)

Cooperation between the two sides in which the first party provides capital while the second party to manage the funds in which profits and losses are shared according to the agreement upfront.

6) Musharakah (Partnership, Project Financing Participation)

Financing agreement between the Islamic bank customers who need financing, where banks and customers together to finance a business / project which is also managed with the principle of profit sharing in accordance with the inclusion of which gains and losses are divided as agreed upfront.

7) Salam (In-front Payment Sale)

Purchase financing where the buyer gives money in advance for goods purchased with the specifications mentioned later delivery.

8) Istishna (by Purchase Order or Manufacture)

As a financing for the sale and purchase of the bank and the customer where the seller (the bank) to make the goods ordered by the customer.

9) Ijarah (Lease Operational)

Lease agreement that gives the tenant to utilize the goods to be hired in return for the rent in accordance with the agreement, and after the lease period ends, the item is returned to the owners, but tenants also can have the goods leased with the option of transfer of ownership of the leased item from the bank by other party.

2.4 Theoritical Framework

Recent marketing concept development, consumer placed as a central concern. Practitioners and academics trying to assess aspects of the consumer in order to develop a marketing strategy that is expected to gain market share available. There are at least two reasons why consumer behavior needs to be understood. First, the consumer will lead marketers to understand the proper marketing policy and efficient. Second, the expected consumer oriented marketers can anticipate the right strategy in an excess supply than demand in the business world. Thus, the behavior or actions of consumers in the future will be unpredictable.

According to Antonio and Perwataatmadja (1997: 1), Bank Syariah (Islamic Bank) is (1) Bank which operates in accordance with the principles of Islamic law, (2) the Bank refers to the procedures for the operation of the provisions of the Quran and hadith; While banks operating in accordance with the principles of Islamic, Sharia are the bank's operations following the provisions of Islamic law, especially regarding the Islamic ordinances to do *muamalat.* Schiffman and Kanuk (2004:8) argued that "the study of consumer behavior is the study of how an individual makes decisions to allocate available resources (time, money, effort, and energy)."

The factors influencing consumer behavior are:

1) Cultural factors, which include culture (determinant of the fundamental desires and behavior), sub-cultures (national, religious, ethnic, regional), and social class.

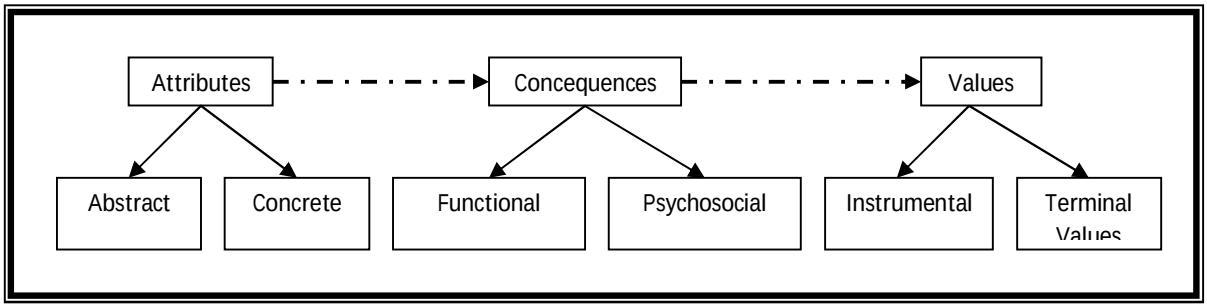
2) Social factors, a consumer's behavior are influenced social factors as reference groups, family, roles and status.
3) Personal factors are personal factors (age, stage of life cycle, occupation, economic circumstances, lifestyle, personality and self-concept buyers).
4) Psychological factors, major psychological factor are motivation, perception, knowledge, and belief and conviction. (James F. Engel, 1994)

Additionally, Schiffman and Kanuk (2004) suggest consumer behavior as consumer behavior shown in the search, purchase, use, evaluation and regulation of products, services and ideas that will hopefully satisfy their needs. Behavior is the actions of a person in order to react to a stimulus or stimuli that may come from within or outside themself.

According to Berman and Evans (1998:216) include the consumer decision-making to determine whether to buy, what to buy, where, when, from whom, and how often buy goods or services. Consumer buying behavior of individual characteristics was formed consisting of cultural, social, personal and psychological. In this case the element of knowledge included into the psychological factors.

By knowing the importance of consumer knowledge about Islamic banking, Bank Syariah Mandiri is expected to know by what means the company can meet customers' needs and desires.

Peter and Olson (1996: 86) divided products knowledge into three types of knowledge namely: (1). Knowledge about the characteristics or attributes of the products (Products as Bundles of Attributes) (2). Knowledge about the benefits of products (Products as Bundles of Benefits) and (3). Knowledge about the value / satisfaction given by products / services to consumers (Products as Values Satisfiers).



Sources: Peter and Olson, 1996

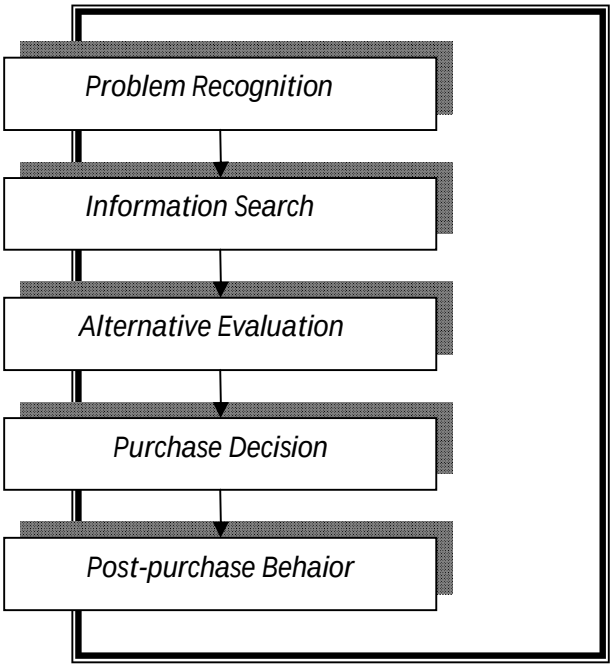
Figure 2.2 A Means-End Chain of Consumer

Consumer knowledge consists of information that is stored in the memory. Marketers are particularly interested in knowing consumer knowledge. Information held by consumers about the product will greatly affect consumption patterns. Awareness and image analysis is very useful for exploring the nature of knowledge products. Marketers should also consider purchasing knowledge with regard to beliefs held by consumers about where and when the purchase should take place. Consumer knowledge is another area to consider. The expansion of this knowledge can be a meaningful way to increase sales (James F. Engel).

The marketers are obliged to understand the consumer, to know what it needs, what his taste, and how he took the decision. So marketers can produce

goods and services that meet consumer needs. Deep understanding of the consumer will allow marketers can influence consumer decisions, so want to buy what is offered marketers.

According to Kotler (2000:192), consumer purchasing decisions will go through 5 stages:



Source: Philip Kotler, 2000

Figure 2.3 Five Phase Consumer Buying Process

Thus, knowledge of consumers will influence purchasing decisions. When consumers have more knowledge, then he will be better at making decisions. He will be more efficient and more precise in processing information and be able to recall information better.

Therefore, the efforts to increase public knowledge about Islamic banks become a strategic issue in the development of Islamic banks in the future. The

better knowledge of Islamic banks to adopt the higher is the likelihood of Islamic banks. Most of the people who adopt Islamic banking are still predominantly influenced by religious emotion not based on a rational understanding of the good.

Thus, Islamic banks have a big job to change the false perception in people's minds. And the most effective way is to prove in court what exactly Islamic banks, not just fighting concepts on paper.

The above description can be poured into research paradigms in the picture below:

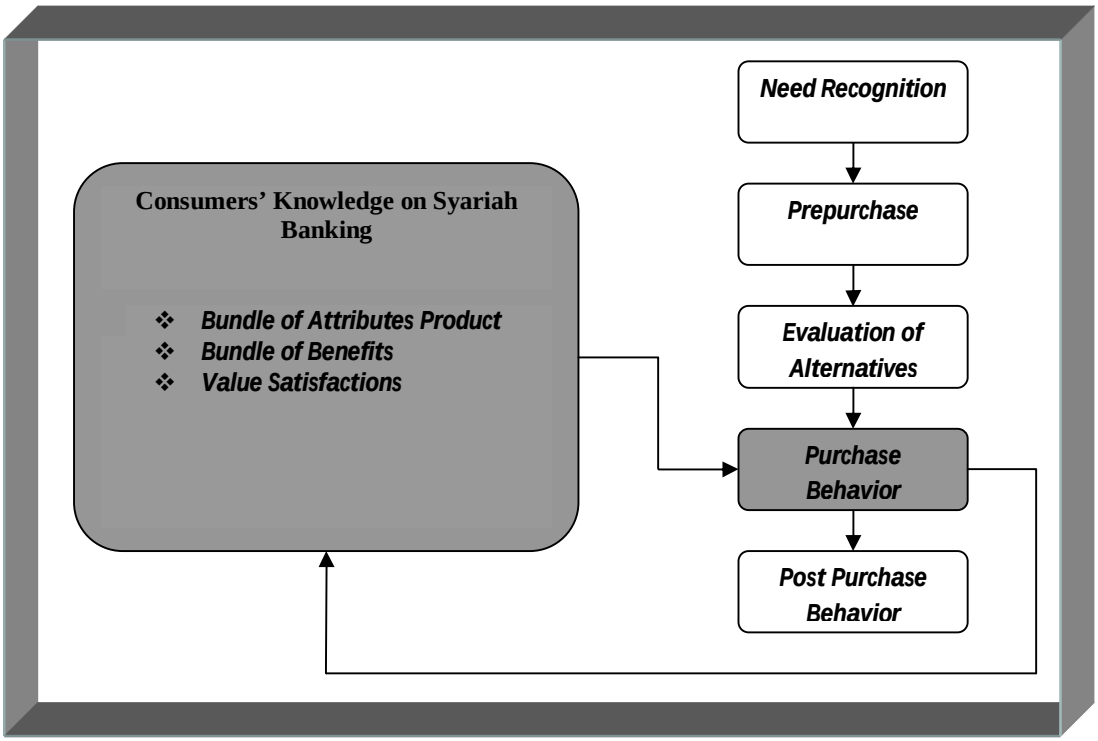


Figure 2.4
Research Paradigm

Description:
: Variables studied

2.5 Study of Previous Research

The previous research which had ever been conducted by the other party could be used as comparable material with this problem of research.

According to Pranata (2009) conducting the research of "the influence of consumer's knowledge on Islamic or syariah bank toward the decision to be a costumer of bank in the program of Wadiah savings at PT Bank Syariah Mandiri, Branch of Medan" by using 60 respondents with sampling technique using purposive and accidental methods. The difference of research conducted was the object sampling done at PT Bank Syariah Mandiri Tbk., Branch of Medan while the sampling of research was taken as much as 100 respondents and the method used was simple random sampling.

This other research conducted by Novianty (2008) concerning of "The influence of consumer's knowledge on Islamic or Syariah Bank toward the decision to be a bank costumer at Mandiri Bank, KCP Buah Batu, Bandung using the method of stratified random sampling. The sample taken in this research was as much as 80 respondents. While the difference in the research was the method of simple random sampling and it was 100 respondents.

Ardiansyah (2005), on his research entitle "Minat masyarakat dalam memilih Bank Syariah" with purposes to understand what factors that influence customers in selecting sharia bank. This research concludes that interest toward sharia bank based upon sharia factor. The sharing system on sharia bank generates more interest compare with interest system on conventional bank. This research uses descriptive approach and questioner as data collection method. The sample

determination method is using accidental sampling with the amount of respondent about 50 people.

Research about “kinerja Perbankan Sharia dan Preferensi Nasabah tentang Bank Sharia” that have been conducted by Aprilia (2004) uses regression logistic method. The analysis results indicate that there are various factors which affecting customer decision on choosing sharia bank, such as age, accessibility, and knowledge. From that regression logistic analysis, it also can be concluded that factors which influence customer on adopting sharia bank are ages, cosmopolite (doctrine and differences between sharia and conventional bank), knowledge (the law of interest), and facility

2.6 Hypothesis

Based on the description and identification of issues that have been proposed framework, the authors formulate the following hypothesis

"Consumer knowledge about Islamic banking has a positive influence on the decision to become customers at PT Bank Syariah Mandiri Tbk"

CHAPTER III
RESEARCH METHOD

3.1 Research Method

The method used in this research is descriptive research as a method in researching the status of human groups, an object, a set of conditions, a system of thought or class events in the present. The goal is to create a description, picture or painting in systematic, factual and accurate information on the facts and the relationship between the phenomena under investigation (Nazir. 1999:63).

There are several methods in descriptive method. In this study, the method applied is technical survey research conducted by taking a sample from a population and conducted a questionnaire as the main data collection (Singarimbun, 1995:3). The goal is to collect data and study the phenomenon or social phenomena by examining the variables of the study implemented. Survey method used is through the distribution of questionnaires.

This study is also verivicative, which is a method aiming to test the mathematical conjecture about the relationship between the variables of the problem being investigated in the hypothesis. Or in other words, the study is to test the truth of a hypothesis which is to test the influence of consumers' knowledge on Islamic banking to the decision to become customers.

The study is conducted at PT Bank Syariah Mandiri Tbk located at Jalan Gedong kuning Selatan No.5, Purbayan, Kotagede. In this study, the sample unit is customers' Deposits Bank Syariah Mandiri branch Yogyakarta.

To answer the problem and reveal the first research purposes namely to determine consumer knowledge about Islamic banking as well as his decision to become customers using descriptive research to source primary data obtained from questionnaires to the respondents.

To answer the problem and unravel the second research goal, namely to determine the extent of the influence of consumer knowledge about Islamic banking to the decision to become a customer is used a verificative study using primary data obtained from the results of the questionnaire distributed to the respondents.

Similarly, for the third research goal is to determine the type of knowledge most consumers determine a decision to become customer to use research that is verification by using primary data obtained from the results of the questionnaire to the respondent.

3.2 Operationalization of Variables

Aspects studied in the research consist of two variables: the consumer knowledge about Islamic banking as the X variable (dependent variable) and the decision to become a customer of the Bank Syariah Mandiri as the Y variable (independent variable).

Variables that have been raised will be operationalized as follows:

Table 3.1

Operationalization of Variables

Var/ Sub Var	Concept of Variable/ Sub Variable	Indicator	Measurement Unit	Measurement Scale	Questionnaire Code
Consumers' Knowledge consumers (X)	All information held by consumers regarding a wide range of products and services.				
knowledge Attributes Product / Service (Bundle of attributes)	Consumer knowledge based on a set of characteristics or traits (attributes) of a product	• Product Diversity	Knowledge level	Ordinal	K II.1
		• Quality of Islamic banking products	Knowledge level	Ordinal	K II.2
		• Reliability of principles for outcome	Knowledge level	Ordinal	K II.3
		• The appeal hallmark of Islam	Knowledge level	Ordinal	K II.4
		• The procedures for opening a savings account and ease of transaction	Knowledge level	Ordinal	K II.5

Table 3.1

Operationalizationof Variables

(Continued)

Var/ Sub Var	Concept of Variable/ Sub Variable	Indicator	Measurement Unit	Measurement Scale	Questionnaire Code
		• Availability of infrastructure (facilities)	Knowledge level	Ordinal	K II.6
		• The security of the bank on funds deposited	Knowledge level	Ordinal	K II.7
		• Credibility / reputation of Bank Syariah Mandiri	Knowledge level	Ordinal	K II.8
		• Clarity of information about Bank Syariah Mandiri	Knowledge level	Ordinal	K II.9
Knowledge Benefit of Products / Services (Bundle of Benefits)	Knowledge about the benefits consumers receive the benefits of both functional and psychosocial benefits at the time or when it will consume the product / service	• Creating prosperity, equality, and justice to all the economic activity	Knowledge level	Ordinal	K II.10
		• Empowering people economic / real sector	Knowledge level	Ordinal	K II.11
		• Provide better return	Knowledge level	Ordinal	K II.12
		• Encourage equitable distribution of income	Knowledge level	Ordinal	K II.13

Table 3.1

operationalization of Variables

(Continued)

Var/ Sub Var	Concept of Variable/ Sub Variable	Indicator	Measurement Unit	Measurement Scale	Questionnaire Scale
		• Encourage investment and prevent unproductive savings	Knowledge level	Ordinal	K II.14
Satisfaction on Products Knowledge / Services (Value satisfaction)	Knowledge of personal value that can be satisfied / satisfied by the product / service	• Increase awareness of Islamic values by running the sharia rules	Knowledge level	Ordinal	K II.15
		• Gain inner and outer peace	Knowledge level	Ordinal	K II.16
Consumer Decision Process (Y)	A decision taken by a consumer concerning the certainty of whether to buy the product / service being offered or not				
Purchase Decision	Is a stage where the consumer has choices and ready to purchase	Assessment of decision to become customer	level of confidence	Ordinal	K III.1 to K III.16

3.3 Data Sources and Method Determination

3.3.1 Types and Data Sources

Types and data sources needed to support this research are:

1) Primary data, primary data collection is done by distributing questionnaires to the third party of customers' deposits of PT Bank Syariah Mandiri Tbk branch Yogyakarta located at Jalan Gedong kuning Selatan No.5, Purbayan, Kotagede.
2) Secondary data, the existing data and those systematically arranged ones and as the result of research or a summary of the company's documents and other literature such as books, magazines, newspapers, papers, and websites.

3.3.2 How to Determine Data

In determining the sample is done by the following steps:

1) Determining the sample size

   Determining the respondent sample size can be done by using the Slovin formula (Jalaluddin Rahmat, 2000):



   Notes:

   n = minimum sample size

   N = population size

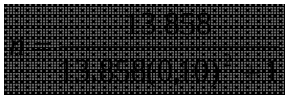
   d^2 = precision level

   The populations in this study are customers of Bank Syariah Mandiri branch Yogyakarta located at Jalan Gedong kuning Selatan

No.5, Purbayan, Kotagede. The information obtained based on the customer population size of the third party fund (deposits) of 13,963 customers with the following details:

Table 3.2
Total Third Party Fund Account by March 31, 2012

Total Saving	12.845
Total Giro	248
Total Deposit	765
Total	13.858


= 99,2836 => 100 customers

2) Determining the sampling technique

In this study, the sampling method used is simple random sampling method that is, a sample taken in such a way that each unit has the same chance to be selected as the sample (Singarimbun, 1995).

Simple random sampling technique is as follows:

a) Determining the number of the study population Customers' Deposits and getting the sample selection unit by obtaining customers' information data on the number of third party funds (deposits) at Bank Syariah Mandiri branch of Yogyakarta.

b) Determining the desired sample size using Slovin formula

c) Taking a random sample from the selection of the sample units to equal the number of samples with the desired sample size (Davis & Cosenza, 1993)

3.4 Data Collection Techniques

To collect data about the object of the research used data collection methods as follows:

1) *Field Research*

To obtain accurate data either directly to customers via surveys or by vising to the company that became the object of research, consisting of:

a) Questionnaires are distributed to the respondents as the members of the study, the respondents are customers who have deposits at PT Bank Syariah Mandiri Tbk Yogyakarta branch.

b) Observations made by directly observing the company's activities particularly related to research

2) *Library Research*

Search for secondary data obtained from various sources, both from literature, articles, company data, and others that are considered relevant to the study. Library research goal is to obtain theoretical data to build a strong theoretical basis to support this research.

3.5 Technique of Data Analysis

Data analysis used to answer the problem formulation that is the consumer knowledge about Islamic banking and its impact of decision to become a customer for PT Bank Syariah Mandiri Branch of Yogyakarta is a qualitative and quantitative method in which:

3.5.1 Qualitative methods, suggesting data obtained by classifying, tabulating, and giving explanations.

The analysis process is based on the descriptive analysis based on questionnaires. Implementations include data collection, data preparation, interpretation of the meaning of the data.

3.5.2 Quantitative methods, done by using the statistical tool SPSS (*Statistical Product and Service Solutions*).

Processing and data analysis is performed with the following steps:

1) Classifying and tabulating any answers from the questionnaire that has been deployed, then calculate the frequencies and percentages.
2) Giving the weighting to each answer of a closed question in ordinal scale. Positive or supportive research questions will be given score of 5-4-3-2-1 and negative questions or questions that do not support the study are scored 1-2-3-4-5 (using a Likert scale).
3) Improving Measurement Scale

   Observational data have ordinal scale, so in order to use linear regression analysis performed on the data transformation process measurement ordinal scale to an interval scale of measurement

through a method known as the Method of Successive Interval (MSI), which in essence is a procedure to put any object into in the interval.

The steps are as follows:

a) Pay attention to any of the questions.

b) For each item, specify how people with score 1,2,3,4 and 5 which are called frequency.

c) For each frequency is divided by the number of respondents and the result is called a proportion.

d) Determine the cumulative proportion by summing the proportions sequentially.

e) By using the normal distribution table, determine the value of Z for each of the cumulative proportion

f) Determine the value of density for Z values obtained using density table

g) Determine the value of the scale by using the following formula:

$$SV = \frac{Density\ of\ Lower\ Limit - Density\ of\ Upper\ Limit}{Area\ under\ Upper\ Limit - Area\ under\ Lower\ Limit}$$

where:

i. Density at Lower limit = lower limit density
ii. Density at Upper Limit = upper limit density
iii. Area Under Upper Limit = under upper limit area
iv. Area Under Lower Limit = under lower limit area

h) Calculate the score (the value of the transformation) for each answer choice with the following equation: $Score = Scale\ Value + Scale\ Value_{Minimum} + 1$

4) Performing the Validity and Reliability Test

Before analyzing how consumer knowledge about Islamic banking and its impact on the decision to become customer, firstly performed testing of the questionnaire data being obtained. Testing the questionnaire data on consumer knowledge includes knowledge about product attributes, benefits, and the satisfaction that consumers receive value for the decision to become customers of the Bank Syariah Mandiri branch of Yogyakarta including the validity and reliability. Testing is conducted in order to determine whether the data generated from the instruments to guarantee the quality of the research, so that conclusion or reasons presented to the relationship between variables can be trusted, accurate, and reliable, so that in the end, the results of the study can be accepted. In addition, the author also does not take the wrong conclusions about the true picture of what happened.

a) Validity Testing

Validity testing is intended to determine the extent to which the measuring instrument would measure what we want to study or the extent to which the objective can be achieved. The higher the validity of a test tool, then the further the tool indicates what should be measured. In this study the validity of the test is to determine whether the questions in the questionnaire prepared to measure the desired variable. To test the validity of the questionnaire used in the study analyzes the items to examine the

characteristics of each of the items as part of the test in question. Items that do not meet the requirements should not be included into the test section. The test is performed by correlating item scores with the total score of the items resulting correlations.

The correlation coefficient is then seen with its value. Items having negative correlation, or less than the value in the table then should be discarded or revised because it has a low level of validity (Singgih Santoso, 2000). The validity test is using tool of SPSS 20 *for window*. The correlation coefficient of each item will be compared to *r* table with a significance level of 5%. If the correlation value of the item/question is smaller than *r* table then the question is invalid and must be removed from the testing done.

Based on the total sample of the study 100 people and $\alpha = 0.05$ the critical value of *r* is equal to 0.300. The item of questionnaire having correlation coefficient is smaller than the critical value discarded and not included in subsequent testing. Then validity test is done using SPSS 20 *for windows*. In the calculations, all items of questions on the variable *X* consumers' knowledge, either the knowledge of product attributes, benefits, and value of acquired customers' satisfaction and item questions on the decision variable *Y* that is consumers' decision is considered valid as having a correlation coefficient greater than 0.300. The

correlation coefficient of each item statement on its total score is presented in the following table.

Table 3.3

The validity coefficient of variable X

Item	Correlation Coeficient	Validity
Knowledge on Product Attributes (X_1)		
1	0,760	Valid
2	0,691	Valid
3	0,529	Valid
4	0,374	Valid
5	0,405	Valid
6	0,643	Valid
7	0,405	Valid
8	0,442	Valid
9	0,772	Valid
Knowledge on Product Benefits (X_2)		
10	0,642	Valid
11	0,595	Valid
12	0,438	Valid
13	0,329	Valid
14	0,370	Valid
Knowledge on Satisfaction Value (X_3)		
15	0.801	Valid
16	0,802	Valid

Source: Data Processing Results

Table 3.4
Validity coefficients of variables Y

Item	Correlation Coeficient	Validity
Decision to become Customers		
1	0,360	Valid
2	0,570	Valid
3	0,438	Valid
4	0,519	Valid
5	0,506	Valid
6	0,460	Valid
7	0,431	Valid
8	0,409	Valid
9	0,573	Valid
10	0,370	Valid
11	0,528	Valid
12	0,416	Valid
13	0,432	Valid
14	0,612	Valid
15	0,429	Valid
16	0,518	Valid

Source: DataProcessing Results

b) Reliability Testing

Reliability test aims at demonstrating the extent to which a measurement result are relatively consistent if the measurement is repeated twice or more. In other words, the reliability is an index indicating the extent to which a measure can be reliable or unreliable, if the gauge is used twice or more to measure the same symptoms and the results of measurements obtained relatively consistent.

To test the reliability of the data, in this study is calculated using the split (split half method). Split half method is a method done by correlating the total score on the odd question items with a total score of even-numbered questions. Then proceed with the test using the Spearman-Brown formula (Syahri Alhusin MS, 2002):

$$r_{11} = \frac{2\, r_{\frac{1}{2}\frac{1}{2}}}{(1 + r_{\frac{1}{2}\frac{1}{2}})}$$

Notes:

$r_{1/21/2}$ = correlations between different parts of the test scores

r_{11} = adjusted reliability coefficient

Reliability coefficient is then seen with its value. The variables having negative reliability coefficient or smaller than the value on the table need to be revised as having low level of reliability (Singgih Santoso, 2000). The reliability test is using SPSS tools 20 *for windows.*

Based on the total research sample of 100 people and α = 0,05 so the value of critical *r* is 0.300. The variable having smaller value of reliability coefficient than the critical value will be revised before the next phase testing.

After going through a reliability test using SPSS 20 for Windows and based on calculations using the Spearman Brown formula shows that all variables are reliable having reliability

coefficient value greater than 0.300. The reliability coefficients are presented in the table below:

Table 3.5
Reliability Coefficients of variables X

Variable	Reliability Coeficient	Reliability
Knowledge on Product Attributes	0,836	Reliable
Knowledge on Product Benefits	0,707	Reliable
Knowledge on Satisfaction Values	0,889	Reliable

Source: Data Processing Results

Table 3.6
Reliability Coefficients of Variable Y

Variable	Reliability Coeficient	Reliability
Decision to become Customers	0,849	Reliable

Source: Data Processing Results

5) To determine the extent of which the influence of a variable to another variable is done with the multiple linear regression analysis.

In the regression analysis is presented by the assumptions that must be met in order for the parameter estimation and regression coefficients are not biased and close to real situation. Accordingly, prior to data analysis and hypothesis testing, firstly, it has to be tested against the assumptions in the regression analysis. According to the

data used in this study the regression assumptions to be tested are normality, heteroskedasticity, and multicollinearity.

According to Santoso (2002) The examination of classical assumption is needed to determine whether or not the results of the regression estimation is conducted completely free of the symptoms of heteroscedasticity, multicollinearity, and autocorrelation. Regression model will be used as a tool of unbiased estimator if it has complied with the requirements of BLUE (*Best Linear Unbiased Estimator*) those are no heteroscedasticity, multicollinearity, and autocorrelation.

a) Normality Testing

In linear regression, the error disturbance or nuisance variables (e_i) or normally distributed or random value for each X_i, follow the normal distribution around the average. The testing can be done through two approaches, using a statistical approach and graphics. In this case, the data is tested with the charting approach. If the data is distributed around the diagonal line and follow the direction of the diagonal line, then the regression model meet the assumption of normality.

b) Heteroskedasticity Testing

This classic term in the regression analysis is that there should not happen with the heteroskedasticity symptoms, which means that the residual variance should be the same. Most of the

cross-sectional data contain heteroskedastis situation as the data is collecting data representing a variety of sizes. Heteroskedastic situation will lead to an assessment of regression coefficients to be inefficient and the estimated results can be unstable. Thus, in order that the regression coefficients are not misleading, then the heteroskedastis situation must be removed from the regression model.

c) Multicollinearity Testing

Multicollinearity is a situation in which some or all variables are highly correlated. If there is a near-perfect correlation among the independent variables, then the consequences are:

i. Regression coefficients cannot be estimated any more.
ii. The value of each standard error of the regression coefficients become infinite.

Thus, meaning that the greater the correlation amongst the independent variables, the greater the regression coefficients and standard error. The methods used to detect the presence or absence of multikoliniearitas is: by using *Variance Inflation Factor* (VIF),

$$VIF = \frac{1}{1 - R_i^2}$$

where R_i^2 is the coefficient of determination obtained by regressing one independent variable of X_i to the other independent variables.

If the VIF value of less or equal to 10 (Myers, 1990) then the data is not Multicollinearity any more.

6) After the important assumption in the above regression can be met, then the next step can be calculated with regression coefficients. The functional relationship is described linearly as follows:

a) Multiple Linear Regression Analysis

It is used to estimate a relationship between a dependent variable with more than one independent variable. Formulation used is:

$$\mathbf{Y = ao + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon}$$

Source**: Anto Dajan (1994)**

Notes :

Y = decision to become customers (dependent variable)

ao = intercept coefficient

β_1 s/d β_3 = partial regression coefficient

X_1 = knowledge on product attributes

X_2 = knowledge on product benefits

X_3 = knowledge on accepted value/satisfaction

ε = other factors influencing dependent variables (*error*)

b) Determining Significance Level

Significance level chosen in this study is 5% ($\alpha = 0{,}05$) as it is considered tight enough to represent the relationship between

variables and a significance level commonly used in the social sciences.

c) Hypothetical Testing

Hypothesis :

H_o : There is no significant effect of the variable X (consumer knowledge about Islamic banking) to the variable Y (decision to become customers)

H_1 : There is a significant effect of the variable X (consumer knowledge about Islamic banking) to the variable Y (decision to become customers)

d) Simultaneous regression coefficients testing

Statistical Hypothesis :

H_o : no influence X_1, X_2, X_3 to Y

(All $\beta_i = 0$)

H_1 : influence X_1, X_2, X_3 to Y

(at least on $\beta_i \neq 0$)

The statistical test used is the F test statistic calculation procedure as follows:

JK*residual* = $\sum\left(\boldsymbol{Y} - \hat{\boldsymbol{Y}}\right)^2$

JK*total* = $\sum\left(\boldsymbol{Y} - \overline{\boldsymbol{Y}}\right)^2$

JK*regression* = JK*total* - JK*residual*

RJK = JK/db

F-*count* = RJK*regression* / RJK*residual*….(*)

Notes:

JK= total quadrat,

RJK = total quadrat average,

k= total independent variables

n = total samples.

So, the derived table "Anova" is as follows:

Varians Source	Independent degree (db)	JK	RJK	F-count
Regression	K	JK regression	RJK regression	(*)
Residual	n –k -1	JK residual	RJK residual	
Total	N –1	JK total	RJK total	

The provisions are if: significance <α, so Ho is rejected and H_1 is accepted, and if the significance > α, so Ho is accepted and H_1 is rejected. In addition, by comparing F_{count} to F_{table} where: $F_{count} > F_{table}$, so Ho is rejected and H_1 is accepted, if $F_{count} < F_{table}$, so Ho is accepted and H_1 is rejected.

e) Individual regression coefficient testing

The next step taken is to test the significance of individual regression coefficients.

f) Statistical Hypothesis:

H_o : no influence X_1 to Y; X_2 to Y; X_3 to Y

($\beta_i = 0$)

H_1 : influence X_1 to Y; X_2 to Y; X_3 to Y

($\beta_i \neq 0$)

The statistical test used is as follows:

$t = (b_i - \beta_i) / Sb_i$

The provisions are if: significance <α, so Ho is rejected and H_1 is accepted, and if the significance > α, so Ho is rejected and H_1 is rejected. In addition, by comparing T_{count} to T_{table} where: if: $T_{count} > T_{table}$, so Ho is rejected and H_1 is accepted, if $T_{count} < T_{table}$, so Ho is accepted and H_1 is rejected.

Partial regression coefficient test is used to identify the four problem formulation as to determine the type of the most determining knowledge (significant) on the decision to become customers.

g) Multiple Determination Coeficient

The multiple determination coefficients is calculated to determine the effect of the independent variables together with the dependent variables. In essence, to know how far is the model equations dependent variables in explaining variation. This method is used to address both the problem formulation to determine how much knowledge influence consumer decisions to become customers. In other words, it is to measure the contribution of variable X to variable Y.

The multiple determination coefficients is obtained by using Adjusted R Square:

Adjusted $R^2 = 1 – (1 – R^2) (n -1 / n - k -1)$

In the data processing, the author utilizes application software program SPSS *for Windows*, Excel, and other data processing software.

CHAPTER IV

RESEARCH FINDINGS, ANALYSIS, AND DISCUSSION

4.1 Research Description

In this study, it has been carried out for distributing questionnaires to 100 customers of Bank Syariah Mandiri. Distribution of questionnaires was conducted on customers of Bank Syariah Mandiri branch office in Yogyakarta. The time distribution of questionnaires took place in June 2012. From the results, it can be known characteristics of the consumers in order to describe the segmentation of the consumer. This information can be input for the Bank Syariah Mandiri Branch of Yogyakarta in estimating the needs and desires according to the characteristics of the respondents, because each respondent characteristic in general has its peculiarities and demands / needs.

Table 4.1

Client Grouping Based on the Gender

Gender	Frequency	Percentage
Male	52	52
Female	48	48
Total	**100**	**100%**

Source : Processed Questionnaire Data

Table 4.1 shows the majority of customers who studied males in which the differences between them to within 8%. This may indicate that either men or women have the relatively same needs for financial institutions. Most percentage

could be obtained from men as being done by simple random sampling. It happens as men have more responsibilities for all the families' welfare and future. On the other hand, women have a tendency to be more consumptive.

4.2 Multiple Regression Testing Assumptions

4.2.1 *Normality Testing*

In the linear regression error disturbance or nuisance variables (e_i) or normally distributed random value for each X_i, following a normal distribution around the average. The chart shows that the data (dots) spread around the diagonal line and follow the direction of the diagonal line. Thus, we can conclude the regression model to meet the assumptions of normality. More graphs can be seen in the picture (see attachment).

4.2.2 *Heterokedastisity Testing*

By using SPSS version 20 is used to detect the presence heterocedastisity dependent variable scatterplot graph, the graph can be seen in the picture (see attachment). Based on these images aesthetically dots spread randomly, do not form a specific pattern, and scattered both above and below zero on the Y-axis, this means not occur heteroscedasticity in the regression model.

4.2.3 *Multicolinierity Testing*

How to determine whether there is one symptom of multicollinearity by looking at the value of tolerance or VIF values. If the VIF value is less than 0.10 or greater than 10 then there is multicollinearity, the opposite does not happen multicollinearity between independent variables if the value of the VIP in the range between 0.10 to 10. The calculations show VIP numbers of three variables

of X value 1.464, 1.054 and 1.136, which means there is no multicollinearity. After multiple regression assumptions met, then be performed calculations and testing to measure the influence between the variables studied.

4.3 Multiple Regression Calculation

Based on the responses obtained from 100 respondents being the customers of third-party funds of Bank Syariah Mandiri, an analysis is using multiple regression method between consumer knowledge of a customer's decision. Data processing is carried out using SPSS for windows version 20 data used in this analysis presented in the appendix with the following summary:

Table 4.2
Calculation and Testing of Multiple Regression Coefficients

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,605[a]	,366	,346	6,43598	,366	18,438	3	96	,000

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.618(a)	.382	.363	7.43062	.382	19.787	3	96	.000

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

b Dependent Variable: Y

As described in Chapter III, the consumer knowledge about Islamic banking and its impact on a customer's decision can be determined by calculating the multiple regression coefficients. This calculation produces the correlation coefficient between the two variables of 0.605 or 60.5%. It can be interpreted that the variable consumer knowledge about Islamic banking consumers into customers' decision variables are close and positive nature or direction. The increase in the overall consumer knowledge will enhance the consumer's decision against the company as well.

4.4 Hypothesis Testing

F value is used to test the overall significance of the regression coefficients. With the significance of the F value is close to zero, it can be said that the independent variables associated with the regression coefficients have a significant effect on the dependent variable of taking purchase decision (Y) were

studied. Analysis of Variance Table is processed with SPSS software is as follows:

Table 4.3
ANOVA

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2291,258	3	763,753	18,438	,000[b]
	Residual	3976,502	96	41,422		
	Total	6267,760	99			

a. Dependent Variable: Y

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

Furthermore, the significance test is conducted with multiple correlation coefficients with the following hypothesis:

H_o : There is no significant effect of the variable X (consumer knowledge on Islamic banking) to the variable Y (Decision to customers)

H_1 : There is a significant effect of the variable X (consumer knowledge on Islamic banking) to the variable Y (Decision to customers)

Hypothesis Statistic of simultaneous test:

H_o : There is no effect of X_1, X_2, X_3 to Y

(All $\beta_i = 0$)

H_1 : There is an effect of X_1, X_2, X_3 to Y

(At least $\beta_i \neq 0$)

Based on the Analysis *of Variance table* is noted that the model has created value *F* = 18,438 with significance of 0.000. Testing is held by comparing F_{tabel} = 2,70 by α = 5 % (0,05). Thus it is known that $F_{count} > F_{table}$. Thus, the H_o is rejected. Therefore, it can be concluded from this test that simultaneously (synchronously) there is a positive and significant relationship between the variables of consumer knowledge on Islamic banking and determination to become a customer.

4.4.1 Coefficient of Determination

Based on the results of linear regression analysis (linear regression) are contained in the appendix, the coefficient of determination (R^2) coefficient as used to determine the contribution of independent variables on the dependent variable changes.

Using the formula obtained with Adjusted R Square of determination coefficient between two variables is at 36.6%. This means that a customer's decision variables can be explained by the variable consumer knowledge about Islamic banking by 36.6% while the rest can be explained by other factors not examined. In other words, the contribution or influence of the independent variables (consumer knowledge about Islamic banking) to the dependent variable (the decision to customers) is amounted to 36.3%, while the remaining 63.7% is influenced by other variables.

4.4.2 Partial Regression Coefficient

Partial regression coefficients are used to answer the third research question as to explore the types of consumer knowledge affecting a customer's decision. Calculation of the partial regression coefficients and t-test is to determine the significance of the effect of each variable with α of 5% through the application of SPSS for windows version 11.5

Table 4.4
Calculation and testing of partial regression coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	32,998	4,080		8,089	,000
	X1	,303	,122	,244	2,482	,015
	X3	1,060	,441	,234	2,401	,018
	X2	,754	,179	,351	4,204	,000

a. Dependent Variable: Y

Hypothesis Testing In Individuals

Hypothesis individual stats:

H_o : There is no effect of X_1 to Y; X_2 to Y; X_3 to Y

($\beta_i = 0$)

H_1 : There is an influence of X_1 toY; X_2 to Y; X_3 to Y

($\beta_i \neq 0$)

Results of calculation and testing of partial regression coefficients can be explained as follows:

1) Constant : Based on the table above, it can be seen that the value of T_{hitung} for Constant is 8.089. On T_{table} with db 96 and significant degree of 0.05, the result is 1.661, therefore because $T_{count} > T_{table}$, thus the H_o is rejected. Whereas sig on table B is 0.000 which means the number of probability is 0.000. Because the probability is less than 0.05 that means the probability is rejected.
2) X1 : Based on the table above, it can be concluded that T_{count} for x1 is 2.482, on T_{table} with db 96 and significant degree of 0.05 the result is retrieved 1.661. Because $T_{count} > T_{table}$ therefore H_o is rejected, while sig on table B is 0.15 which means the number of probability is 0.15. Because the number of probability is less than 0.05, it implies that the probability is rejected. That means B values as significant.
3) X2 : Based on the table, it can be inferred that T_{count} for x2 is 4.204, on T_{table} with db 96 and significant degree of 0.05 the value is result 1.661. Because $T_{count} > T_{table}$ therefore Ho is rejected. Whereas sig on table B is 0.000 which means the number of probability is 0.000. Because the number of probability is less than 0.05, it implies that the probability is rejected. That means B values as significant.
4) X3 : Based on the tbale above, it can be concluded that T_{count} for x3 is 2.401, on T_{table} with db 96 and significant degree 0.05 the value is retrieved 1.661. Because of $T_{count} > T_{table}$ therefore H_o is rejected. Whereas sig on table B is 0.18 which means the probability is 0.18.

Because the number of probability is less than 0.05, thus the probability is rejected. That means B values as significant.

From the results of the *t*-test for partial coefficients above, it can be concluded that the type of consumer knowledge of the most positive influence a customer's decision is variable $X_{2.}$

Table 4.5
Regression coefficients Partial Summary

Independent Variable	Coefficients	t	Sig.	Interpretation Of influence
(Constant)	32.998	8.089	0.000	
X1	0.303	2.482	0.015	Significant
X2	0.754	4.204	0.000	Significant
X3	1.060	2.401	0.018	Significant

The result of Regression Coefficients above can be interpreted as if the variable of decision becoming customer increases 1 percent, therefore the variable of product knowledge (x1) also increases 0.303 with the assumption the variable of product benefits (x2) and variable of consumer satisfaction (x3) remain constant. As well as if the variable the decision to become customer of Bank Mandiri sharia increase 1 percent, therefore the variable of product benefit (x2) will increases 0.754 with the assumption variable of product attribute (x1) and customer satisfaction (x3) remain fixed. Or in another words, if the variable the

decision to become customer rises 1 percent, then the variable of customer satisfaction (x3) will also rises about 1.060, with the assumption the variable of product benefits (x2) and the knowledge of product attribute (x1) remain the same.

Components of the final equation of multi regression analysis is the relationship between the variables of consumer knowledge on Islamic banking to consumer decision variables as clients can be stated as follows:

$$Y=32,998 + 0,303X_1 + 0,754X_2 + 1,060X_3$$

For that reason, the results of these calculations can be interpreted as follows: based on the equation shows that parameter regression coefficient for the independent variable is positive, it indicates that there is a positive relationship between consumer knowledge on consumer decision such as that any increase X will be followed by increasing Y. In other words, the higher the consumer has a good knowledge of Islamic banking, the more it will influence a customer's decision in this case the number of customers in the Bank Syariah Mandiri Branch of Bandung and will increase together with increasing consumer knowledge.

Engel, Blackwell and Miniard (1994:60) argue that consumer behavior can be influenced by the willingness of the interested parties. In this case, consumers are influenced by internal factors driving and influencing their behavior. One of them, namely knowledge factor may vary greatly between individuals that will result in decisions and behaviors are different.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusion

Based on the discussion and research results being described in the previous chapter, especially in the calculation and analysis conducted in Chapter IV, several conclusions can be drawn from the study of consumer knowledge on Islamic banking and its impact on a customer's decision, as follows:

1) Showing that the level of customers' knowledge about product attributes of BSM is still relatively poor. This is shown by the answers given by the respondents leading to weight rating *less informed* of the studied variables such as knowledge about the diversity of products, product quality, availability of facilities and infrastructure, and availability of information. However, knowledge of the reliability of the principle of sharing, typical Islamic, ease of account opening procedures and transactions, credibility / reputation of BSM, bank security is fairly good. In terms of decision-making, almost all items in this variable becomes the determining factor that even determine a customer's decision.

   Knowledge on Bank Syariah Mandiri product benefits have generally been really good based on answers from most of the respondents, only one variable that has not been sufficiently known to the respondents, namely the role of Islamic banks benefit encouraging

equity distribution of income. From the results of the study also obtained, the tendency of respondents chose this variable as a determinant of their decision to become a customer.

Furthermore, knowledge of customer satisfaction scores obtained when saving in Bank Syariah Mandiri was determined to have both as the majority of customers claim to know the item to questions along with the decision to be determined by the customer as very variable.

2) Based on the results of the calculations and statistical tests simultaneously with multiple regression method using SPSS for windows version 20 of the R values is obtained from the calculation of the variable X and variable Y, then tested by comparing F-count > F-table hence the H_o is refused and H_1 is accepted. This suggests that there is significant influence between consumer knowledge about Islamic banking with the decisions to become a client of Bank Syariah Mandiri. This means that there is a contribution or influence of the independent variables (consumer knowledge about Islamic banking) to the dependent variable (the decision as a customer).
3) Types of consumer knowledge contributing most to the decision of a customer of Bank Syariah Mandiri determined by calculating the coefficient of multiple partial. Then, after the *t*-test result is obtained, we can see that the types of knowledge that most affect the decision to become customer are: variable X_2 (knowledge of product benefits),

variable X_1 (knowledge of product attributes) and X_3 (knowledge on satifaction values).

5.2 Recommendations

Referring to the data processing and discussion, suggestions to the authors provide that:

1) Bank Syariah Mandiri is expected to increase social-oriented publications not only the existence of the company but also an emphasis on understanding the customer's particular form of socialization that are informative and educative, by means of visits, counseling, mass media publications, and sponsorship. As expected from such activities concerning with knowledge of Islamic banking that the customers will increase.
2) The increase both in quantity and quality services such as expanding branch network, increasing the number of ATMs, and increased variety of products through innovations will fit the needs and desires of consumers.
3) With all the limitations in this study, the authors hope that the further research related to the Consumer knowledge on Islamic banking customers as a lot of things can be extracted about the variables studied that would provide input as well as the benefits for all parties concerned for the development of the Islamic banking sector.

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QUESTIONARE

INSTRUCTIONS OF FILLING

1. Choose one of the answers in each following questions with giving the sign of circle in each of them.
2. The choice should be as objective as possible
3. This questionnaire can be used optimally if all of them are answered, therefore please check again whether or not all of the questions is already answered.

I. DATA OF RESPONDENT

1. Gender :
   a. Male
   b. Female

2. Age :
   a. < 17 years old
   b. 17 – 25 years old
   c. 26 – 35 years old
   d. 36 – 45 years old
   e. > 45 years old

3. Your last formal education :
   a. Elementary / similar degree
   b. Junior High School / similar degree
   c. Senior High School / similar degree
   d. Diploma / similar degree
   e. Magister (S2)

4. Your current job :
   a. Student
   b. Private business
   c. State / private Officer
   d. Professional
   e. Retire of employee
   f. Other : (specified)

5. The average salary that you are accepted every month :
   a. < Rp. 500.000
   b. Rp 501.000 – Rp 1.000.000
   c. Rp. 1.001.000 – Rp 1.500.000
   d. Rp 1.501.000 – Rp 2.000.000
   e. Rp 2.001.000 – Rp 2.500.000
   f. > Rp 2.500.000

6. Where do you get the information about Islamic / syariah Mandiri Bank :
   a. Family / friend
   b. Electronic media
   c. Brochure/ pamphlet / book
   d. Others : (specified) …….

7. How long have you been a costumer of Islamic Mandiri Bank:
   a. < 1 years
   b. 1 – 3 years
   c. 3 – 5 years
   d. > 5 years

8. Beside as a costumer in Bank Syariah Mandiri, do you become a customer to another bank?
   a. No at all b. Yes, (specified) ……

9. What are the factors that influence you to become a customer of Islamic Bank? ……

II. Consumer Knowledge

As long as you know What is an Islamic or syariah Bank especially Mandiri Bank

Explanation :
SM = Very Known (VK)
M = Known (K)
KM = Less Known (LK)
TM = Uknown (U)
STM = Very Uknown (VU)

No	STATEMENT	SM / VK	M / K	KM / LK	TM / U	STM / VU
	Knowledge of Product Attribute					
1.	Different Kind of Product					
2.	Quality of Product					
3.	Reliability in Principle to Divide the Result					
4.	Islamic Characteristic					
5.	Procedural Simplicity in Opening and processing the deposit account					
6.	The availability of means					
7.	BSM Credibility/ Reputation					
8.	The Security availability of Saving Fund Guarantee					
9.	The Availability of BSM Information means					
	Knowledge of Product Utility					
10.	Islamic / syariah Bank participate to realize the welfare, similarity and economic justice					
11.	Islamic Bank is proved to be able to effort real sector					
12.	Islamic Bank gives better return					
13.	Islamic Bank has a role in supporting similar revenue					
14.	Islamic Bank supports investment activity and prevent to the occurrences of unproductive savings					
	Knowledge of Product Satisfaction Value					
15.	Hospitality and Islamic Bank concern towards costumers related to Islamic values that is implementing the Islamic rule					
16.	Saving the money in Islamic / syariah Bank comfortably for your allowance priority					

III. THE DECISION TO BE A BANK CUSTOMER

How far the variable of consumer's knowledge influences you in making decision to be a bank customer in Islamic / Syariah Mandiri Bank?

Explanation:
SMK = Very Determining Decision (VDD)
MK = Determining Decision (DD)
KMK = Less Determining Decision (LDD)
TMK = Not Determining Decision (NDD)
STMK = Not Very Determining Decision (NVDD)

No	STATEMENT	SM / VK	M / K	KM / LK	TM / U	STM / VU
1.	Different Kind of Product					
2.	Quality of Product					
3.	Reliability in Principe to Divide the Result					
4.	Islamic Characteristic					
5.	Procedural Simplicity in Opening and processing the deposit account					
6.	The availability of means					
7.	BSM Credibility/ Reputation					
8.	The Security availability of Saving Fund Guarantee					
9.	The Availability of BSM Information means					
10.	Islamic / syariah Bank participate to realize the welfare, similarity and economic justice					
11.	Islamic Bank is proved to be able to effort real sector					
12.	Islamic Bank gives better return					
13.	Islamic Bank has a role in supporting similar revenue					
14.	Islamic Bank supports investment activity and prevent to the occurrences of unproductive savings					
15.	By participating to become a costumer bank of Islamic Bank, it will increasing your awareness to Islamic values that is applying its rule					
16.	saving the money in Islamic / syariah Bank comfortably for your allowance and goodness					

VARIABEL X																
Resp.	X1									X2					X3	
	k1	k2	k3	k4	k5	k6	k7	k8	k9	k10	k11	k12	k13	k14	k15	k16
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VARIABEL Y																
Resp.	**k1**	**k2**	**k3**	**k4**	**k5**	**k6**	**k7**	**k8**	**k9**	**k10**	**k11**	**k12**	**k13**	**k14**	**k15**	**k16**
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84	4	4	3	5	4	3	3	4	4	3	2	2	4	3	5	4
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86	3	3	4	4	5	4	4	5	3	3	2	4	2	2	3	2
87	4	4	3	4	4	4	3	4	4	4	4	4	4	3	3	4
88	4	5	3	5	4	5	3	4	4	3	4	4	3	3	5	5
89	4	4	4	4	3	4	4	3	4	4	4	4	4	4	4	4
90	3	3	4	4	4	4	3	4	5	3	5	3	5	3	3	4
91	4	4	5	5	5	4	4	5	5	4	4	4	4	3	5	5
92	4	5	5	5	4	5	4	4	5	5	5	2	5	4	5	4
93	3	3	3	4	4	2	4	3	3	4	4	4	3	4	5	5
94	2	4	4	4	4	4	3	5	4	4	5	4	4	4	4	4
95	4	4	5	5	3	4	5	4	4	5	5	4	4	5	5	3
96	3	4	5	5	3	4	5	4	4	3	3	3	4	2	5	5
97	2	5	5	5	5	5	4	4	5	5	4	4	3	4	5	4
98	3	4	5	5	5	5	4	3	4	4	5	3	5	5	5	5
99	3	3	2	4	3	3	3	3	3	3	3	3	2	3	3	4
100	5	4	2	5	4	4	5	4	3	5	3	1	4	4	5	2

Frekuensi Distribusi

X1K1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	5	5,0	5,0	5,0
	Tidak Mengetahui	16	16,0	16,0	21,0
	Kurang Mengetahui	46	46,0	46,0	67,0
	Mengetahui	26	26,0	26,0	93,0
	Sangat Mengetahui	7	7,0	7,0	100,0
	Total	100	100,0	100,0	

YK1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Menentukan Keputusan	12	12,0	12,0	12,0
	Kurang Menentukan Keputusan	27	27,0	27,0	39,0
	Menentukan Keputusan	39	39,0	39,0	78,0
	Sangat menentukan Keputusan	22	22,0	22,0	100,0
	Total	100	100,0	100,0	

X2K2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Mengetahui	21	21,0	21,0	21,0
	Kurang Mengetahui	42	42,0	42,0	63,0
	Mengetahui	31	31,0	31,0	94,0
	Sangat Mengetahui	6	6,0	6,0	100,0
	Total	100	100,0	100,0	

YK2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Menentukan Keputusan	4	4,0	4,0	4,0
	Kurang Menentukan Keputusan	30	30,0	30,0	34,0
	Menentukan Keputusan	42	42,0	42,0	76,0
	Sangat menentukan Keputusan	24	24,0	24,0	100,0
	Total	100	100,0	100,0	

X1K3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	3	3,0	3,0	3,0
	Tidak Mengetahui	15	15,0	15,0	18,0
	Kurang Mengetahui	43	43,0	43,0	61,0
	Mengetahui	28	28,0	28,0	89,0
	Sangat Mengetahui	11	11,0	11,0	100,0
	Total	100	100,0	100,0	

YK3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Menentukan Keputusan	2	2,0	2,0	2,0
	Tidak Menentukan Keputusan	6	6,0	6,0	8,0
	Kurang Menentukan Keputusan	12	12,0	12,0	20,0
	Menentukan Keputusan	30	30,0	30,0	50,0
	Sangat menentukan Keputusan	50	50,0	50,0	100,0
	Total	100	100,0	100,0	

X1K4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	4	4,0	4,0	4,0
	Tidak Mengetahui	15	15,0	15,0	19,0
	Kurang Mengetahui	31	31,0	31,0	50,0
	Mengetahui	36	36,0	36,0	86,0
	Sangat Mengetahui	14	14,0	14,0	100,0
	Total	100	100,0	100,0	

YK4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Menentukan Keputusan	1	1,0	1,0	1,0
	Kurang Menentukan Keputusan	7	7,0	7,0	8,0
	Menentukan Keputusan	22	22,0	22,0	30,0
	Sangat menentukan Keputusan	70	70,0	70,0	100,0
	Total	100	100,0	100,0	

X1K5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	1	1,0	1,0	1,0
	Tidak Mengetahui	16	16,0	16,0	17,0
	Kurang Mengetahui	36	36,0	36,0	53,0
	Mengetahui	30	30,0	30,0	83,0
	Sangat Mengetahui	17	17,0	17,0	100,0
	Total	100	100,0	100,0	

YK5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Menentukan Keputusan	1	1,0	1,0	1,0
	Tidak Menentukan Keputusan	8	8,0	8,0	9,0
	Kurang Menentukan Keputusan	30	30,0	30,0	39,0
	Menentukan Keputusan	35	35,0	35,0	74,0
	Sangat menentukan Keputusan	26	26,0	26,0	100,0
	Total	100	100,0	100,0	

X1K6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	1	1,0	1,0	1,0
	Tidak Mengetahui	20	20,0	20,0	21,0
	Kurang Mengetahui	43	43,0	43,0	64,0
	Mengetahui	29	29,0	29,0	93,0
	Sangat Mengetahui	7	7,0	7,0	100,0
	Total	100	100,0	100,0	

YK6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Menentukan Keputusan	2	2,0	2,0	2,0
	Kurang Menentukan Keputusan	20	20,0	20,0	22,0
	Menentukan Keputusan	51	51,0	51,0	73,0
	Sangat menentukan Keputusan	27	27,0	27,0	100,0
	Total	100	100,0	100,0	

X1K7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	1	1,0	1,0	1,0
	Tidak Mengetahui	16	16,0	16,0	17,0
	Kurang Mengetahui	40	40,0	40,0	57,0
	Mengetahui	27	27,0	27,0	84,0
	Sangat Mengetahui	16	16,0	16,0	100,0
	Total	100	100,0	100,0	

YK7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Menentukan Keputusan	6	6,0	6,0	6,0
	Kurang Menentukan Keputusan	32	32,0	32,0	38,0
	Menentukan Keputusan	38	38,0	38,0	76,0
	Sangat menentukan Keputusan	24	24,0	24,0	100,0
	Total	100	100,0	100,0	

X1K8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	3	3,0	3,0	3,0
	Tidak Mengetahui	18	18,0	18,0	21,0
	Kurang Mengetahui	36	36,0	36,0	57,0
	Mengetahui	32	32,0	32,0	89,0
	Sangat Mengetahui	11	11,0	11,0	100,0
	Total	100	100,0	100,0	

YK8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Menentukan Keputusan	3	3,0	3,0	3,0
	Kurang Menentukan Keputusan	29	29,0	29,0	32,0
	Menentukan Keputusan	42	42,0	42,0	74,0
	Sangat menentukan Keputusan	26	26,0	26,0	100,0
	Total	100	100,0	100,0	

X1K9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Mengetahui	16	16,0	16,0	16,0
	Kurang Mengetahui	50	50,0	50,0	66,0
	Mengetahui	26	26,0	26,0	92,0
	Sangat Mengetahui	8	8,0	8,0	100,0
	Total	100	100,0	100,0	

YK9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kurang Menentukan Keputusan	28	28,0	28,0	28,0
	Menentukan Keputusan	44	44,0	44,0	72,0
	Sangat menentukan Keputusan	28	28,0	28,0	100,0
	Total	100	100,0	100,0	

X2K10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	1	1,0	1,0	1,0
	Tidak Mengetahui	9	9,0	9,0	10,0
	Kurang Mengetahui	24	24,0	24,0	34,0
	Mengetahui	36	36,0	36,0	70,0
	Sangat Mengetahui	30	30,0	30,0	100,0
	Total	100	100,0	100,0	

YK10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Menentukan Keputusan	13	13,0	13,0	13,0
	Kurang Menentukan Keputusan	29	29,0	29,0	42,0
	Menentukan Keputusan	29	29,0	29,0	71,0
	Sangat menentukan Keputusan	29	29,0	29,0	100,0
	Total	100	100,0	100,0	

X2K11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	1	1,0	1,0	1,0
	Tidak Mengetahui	15	15,0	15,0	16,0
	Kurang Mengetahui	34	34,0	34,0	50,0
	Mengetahui	31	31,0	31,0	81,0
	Sangat Mengetahui	19	19,0	19,0	100,0
	Total	100	100,0	100,0	

YK11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Menentukan Keputusan	10	10,0	10,0	10,0
	Kurang Menentukan Keputusan	29	29,0	29,0	39,0
	Menentukan Keputusan	35	35,0	35,0	74,0
	Sangat menentukan Keputusan	26	26,0	26,0	100,0
	Total	100	100,0	100,0	

X2K12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Mengetahui	9	9,0	9,0	9,0
	Kurang Mengetahui	35	35,0	35,0	44,0
	Mengetahui	35	35,0	35,0	79,0
	Sangat Mengetahui	21	21,0	21,0	100,0
	Total	100	100,0	100,0	

YK12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Menentukan Keputusan	1	1,0	1,0	1,0
	Tidak Menentukan Keputusan	11	11,0	11,0	12,0
	Kurang Menentukan Keputusan	28	28,0	28,0	40,0
	Menentukan Keputusan	41	41,0	41,0	81,0
	Sangat menentukan Keputusan	19	19,0	19,0	100,0
	Total	100	100,0	100,0	

X2K13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	1	1,0	1,0	1,0
	Tidak Mengetahui	10	10,0	10,0	11,0
	Kurang Mengetahui	42	42,0	42,0	53,0
	Mengetahui	27	27,0	27,0	80,0
	Sangat Mengetahui	20	20,0	20,0	100,0
	Total	100	100,0	100,0	

YK13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Menentukan Keputusan	13	13,0	13,0	13,0
	Kurang Menentukan Keputusan	26	26,0	26,0	39,0
	Menentukan Keputusan	45	45,0	45,0	84,0
	Sangat menentukan Keputusan	16	16,0	16,0	100,0
	Total	100	100,0	100,0	

X2K14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	1	1,0	1,0	1,0
	Tidak Mengetahui	14	14,0	14,0	15,0
	Kurang Mengetahui	40	40,0	40,0	55,0
	Mengetahui	25	25,0	25,0	80,0
	Sangat Mengetahui	20	20,0	20,0	100,0
	Total	100	100,0	100,0	

YK14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Menentukan Keputusan	1	1,0	1,0	1,0
	Tidak Menentukan Keputusan	12	12,0	12,0	13,0
	Kurang Menentukan Keputusan	28	28,0	28,0	41,0
	Menentukan Keputusan	36	36,0	36,0	77,0
	Sangat menentukan Keputusan	23	23,0	23,0	100,0
	Total	100	100,0	100,0	

X3K15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Mengetahui	4	4,0	4,0	4,0
	Tidak Mengetahui	15	15,0	15,0	19,0
	Kurang Mengetahui	44	44,0	44,0	63,0
	Mengetahui	24	24,0	24,0	87,0
	Sangat Mengetahui	13	13,0	13,0	100,0
	Total	100	100,0	100,0	

YK15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sangat Tidak Menentukan Keputusan	2	2,0	2,0	2,0
	Tidak Menentukan Keputusan	3	3,0	3,0	5,0
	Kurang Menentukan Keputusan	12	12,0	12,0	17,0
	Menentukan Keputusan	27	27,0	27,0	44,0
	Sangat menentukan Keputusan	56	56,0	56,0	100,0
	Total	100	100,0	100,0	

X3K16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Mengetahui	14	14,0	14,0	14,0
	Kurang Mengetahui	47	47,0	47,0	61,0
	Mengetahui	28	28,0	28,0	89,0
	Sangat Mengetahui	11	11,0	11,0	100,0
	Total	100	100,0	100,0	

YK16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak Menentukan Keputusan	6	6,0	6,0	6,0
	Kurang Menentukan Keputusan	22	22,0	22,0	28,0
	Menentukan Keputusan	39	39,0	39,0	67,0
	Sangat menentukan Keputusan	33	33,0	33,0	100,0
	Total	100	100,0	100,0	

Uji Validitas dan Reliabilitas

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded[a]	0	,0
	Total	100	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,836	9

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K1	27,4000	16,384	,760	,798
K2	27,3900	16,725	,691	,805
K3	27,3100	17,448	,529	,822
K4	27,1600	18,055	,374	,839
K5	27,2000	17,616	,405	,837
K6	27,4000	16,990	,643	,810
K7	27,1600	17,853	,405	,835
K8	27,3000	17,323	,442	,833
K9	27,5200	15,949	,770	,794

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded[a]	0	,0
	Total	100	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,707	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K10	13,8600	4,384	,642	,589
K11	13,8500	4,492	,595	,608
K12	13,7700	4,825	,438	,669
K13	13,6200	4,965	,329	,715
K14	13,6600	4,691	,370	,703

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded[a]	0	,0
	Total	100	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,889	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K15	3,3400	,509	,801	.
K16	3,3500	,553	,802	.

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded[a]	0	,0
	Total	100	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,849	16

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K1	58,9700	57,262	,360	,847
K2	58,8200	55,583	,570	,836
K3	58,4800	55,727	,438	,843
K4	58,0800	57,226	,519	,839
K5	58,9100	55,153	,506	,839
K6	58,6500	57,563	,460	,841
K7	58,8800	56,854	,431	,843
K8	58,7700	57,573	,409	,844
K9	58,6800	56,280	,573	,836
K10	58,9400	56,582	,370	,847
K11	58,9100	54,951	,528	,837
K12	59,0200	56,505	,416	,844
K13	59,0400	56,604	,432	,843
K14	59,0000	53,434	,612	,832
K15	58,3600	56,354	,429	,843
K16	58,6900	55,610	,518	,838

Uji Normalitas Sebaran

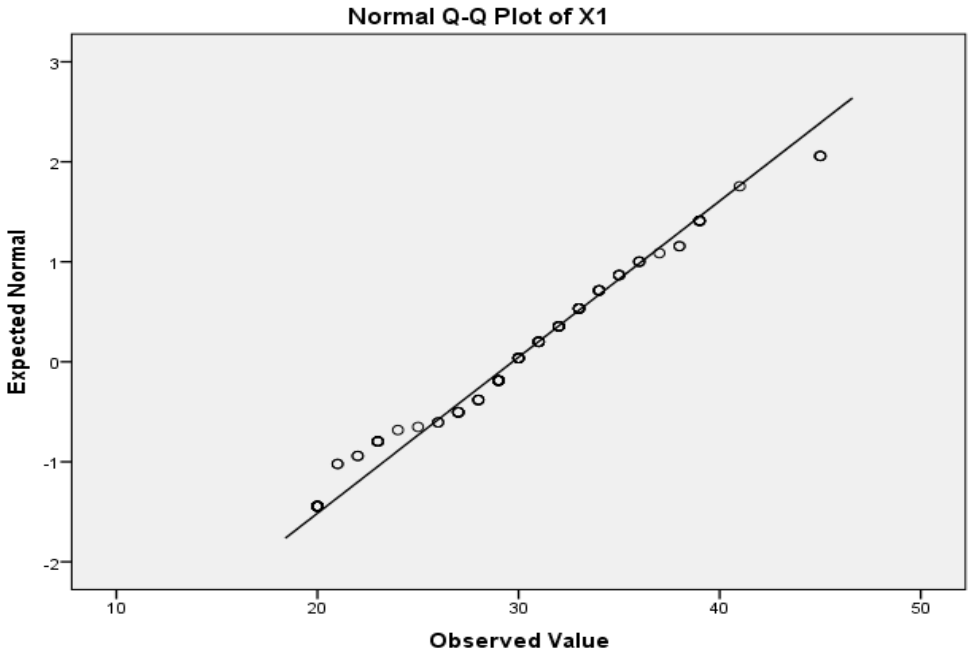
Case Processing Summary

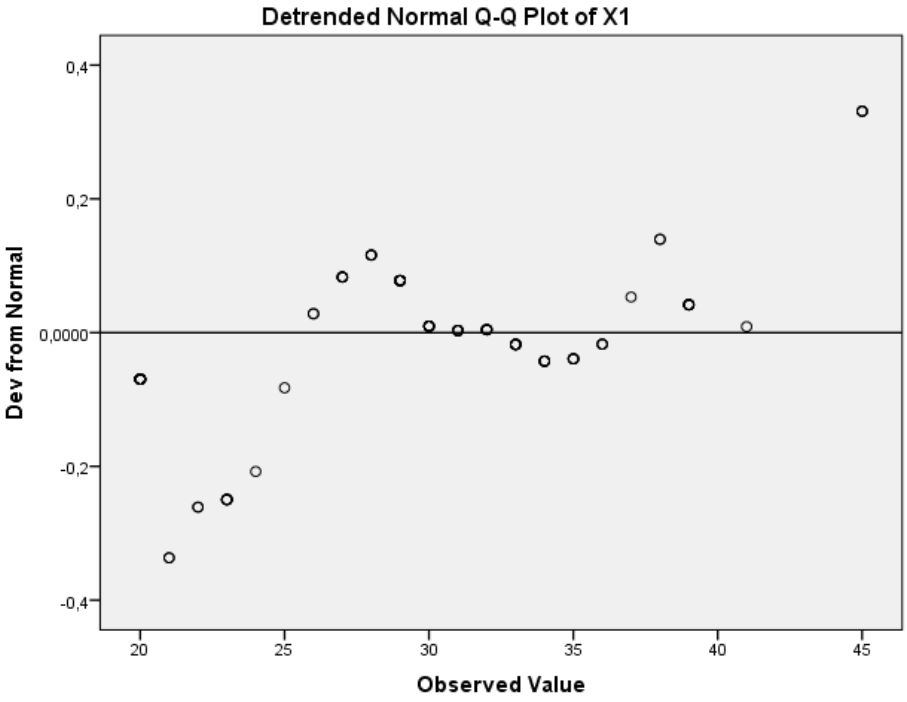
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
X1	100	100,0%	0	0,0%	100	100,0%

Descriptives

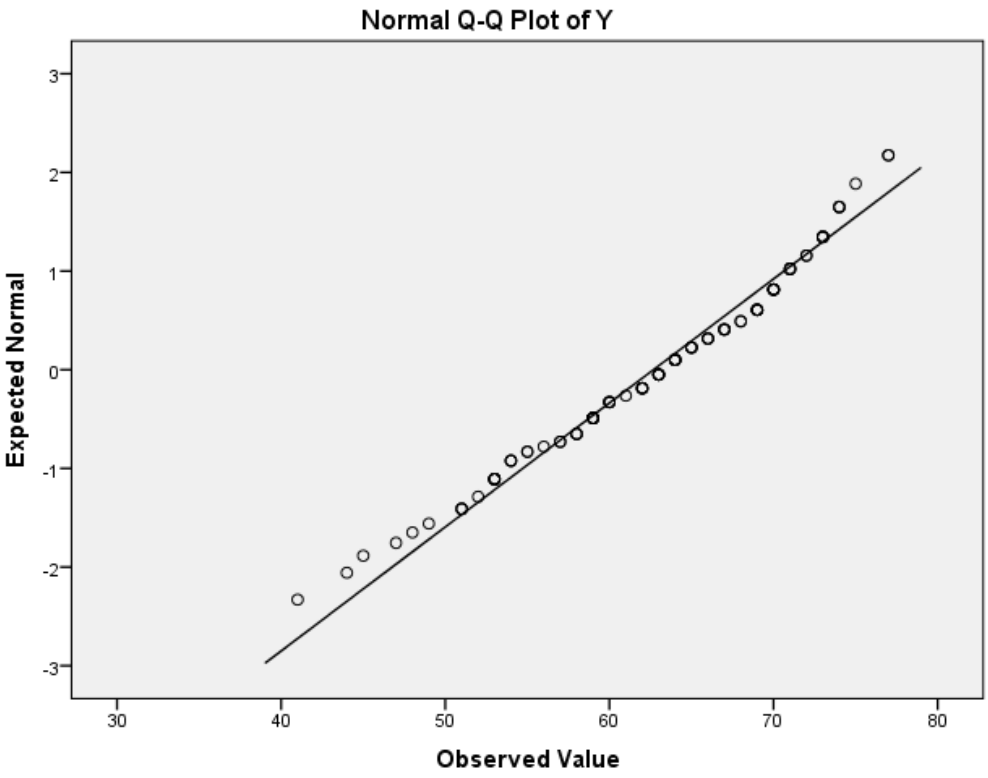
			Statistic	Std. Error
X1	Mean		29,7000	,64047
	95% Confidence Interval for Mean	Lower Bound	28,4292	
		Upper Bound	30,9708	
	5% Trimmed Mean		29,5000	
	Median		30,0000	
	Variance		41,020	
	Std. Deviation		6,40470	
	Minimum		20,00	
	Maximum		45,00	
	Range		25,00	
	Interquartile Range		9,75	
	Skewness		,161	,241
	Kurtosis		-,461	,478

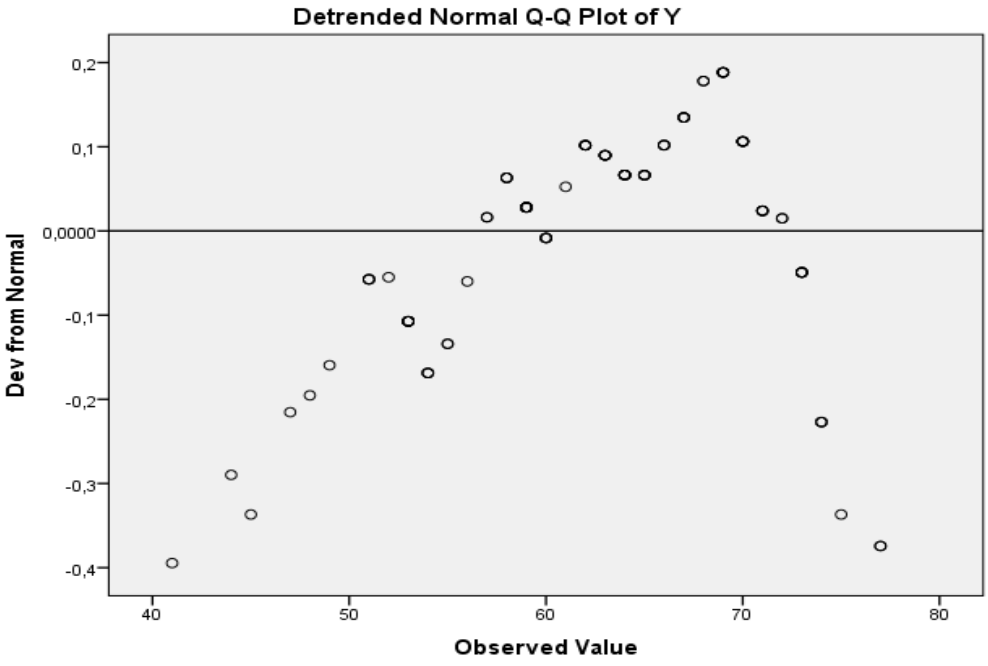
X1


Normal Q-Q Plot of X1
Expected Normal
Observed Value
3
2
1
0
-1
-2
10
20
30
40
50


Detrended Normal Q-Q Plot of X1
Dev from Normal
Observed Value
0,4
0,2
0,0000
-0,2
-0,4
20
25
30
35
40
45

Y


Normal Q-Q Plot of Y
Expected Normal
Observed Value
3
2
1
0
-1
-2
-3
30
40
50
60
70
80


Detrended Normal Q-Q Plot of Y
Dev from Normal
Observed Value
0,2
0,1
0,0000
-0,1
-0,2
-0,3
-0,4
40
50
60
70
80

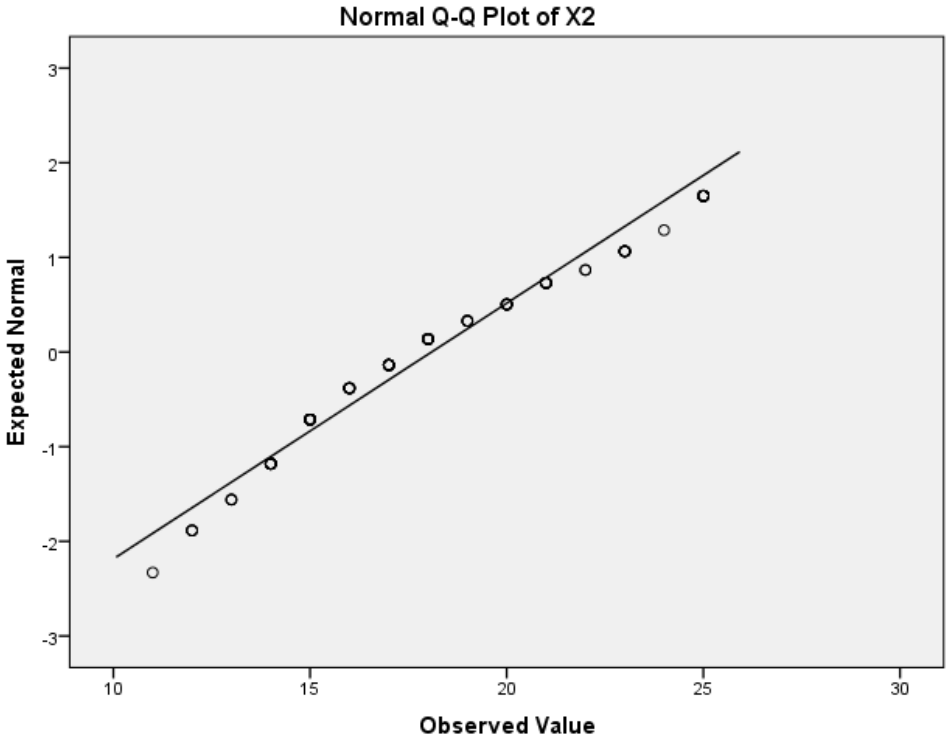
Case Processing Summary

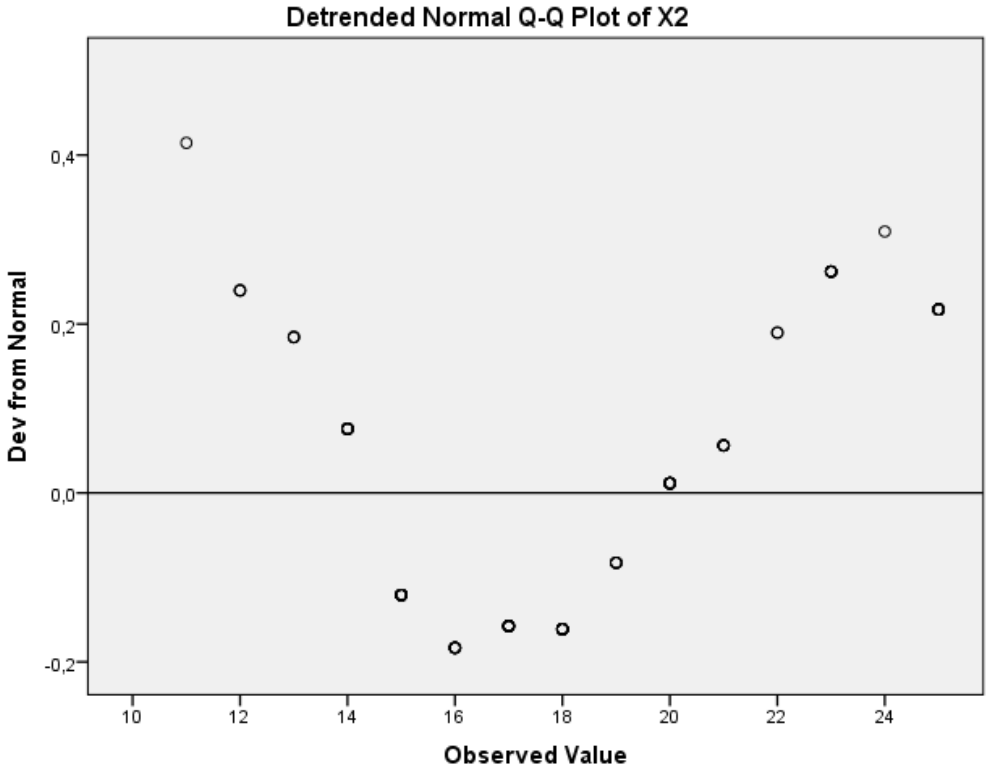
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
X2	100	100,0%	0	0,0%	100	100,0%

Descriptives

			Statistic	Std. Error
X2	Mean		18,0900	,37012
	95% Confidence Interval for Mean	Lower Bound	17,3556	
		Upper Bound	18,8244	
	5% Trimmed Mean		18,0444	
	Median		17,5000	
	Variance		13,699	
	Std. Deviation		3,70120	
	Minimum		11,00	
	Maximum		25,00	
	Range		14,00	
	Interquartile Range		6,00	
	Skewness		,382	,241
	Kurtosis		-,798	,478

X2


Normal Q-Q Plot of X2
Expected Normal
3
2
1
0
-1
-2
-3
10
15
20
25
30
Observed Value


Detrended Normal Q-Q Plot of X2
Dev from Normal
0,4
0,2
0,0
-0,2
10
12
14
16
18
20
22
24
Observed Value

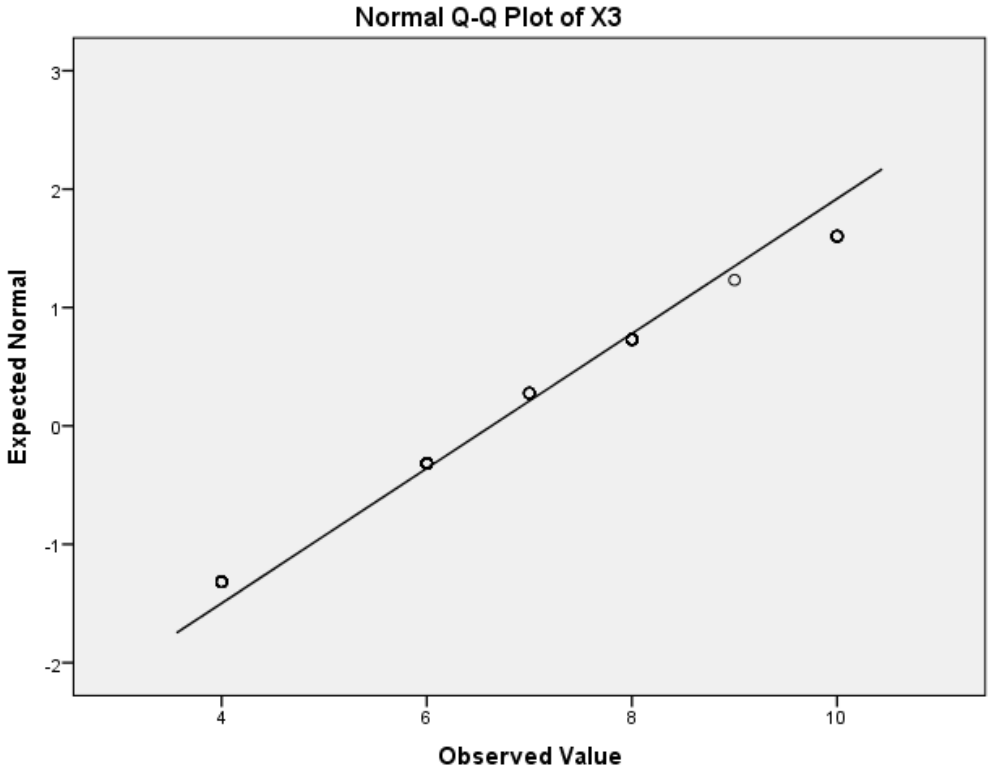
Case Processing Summary

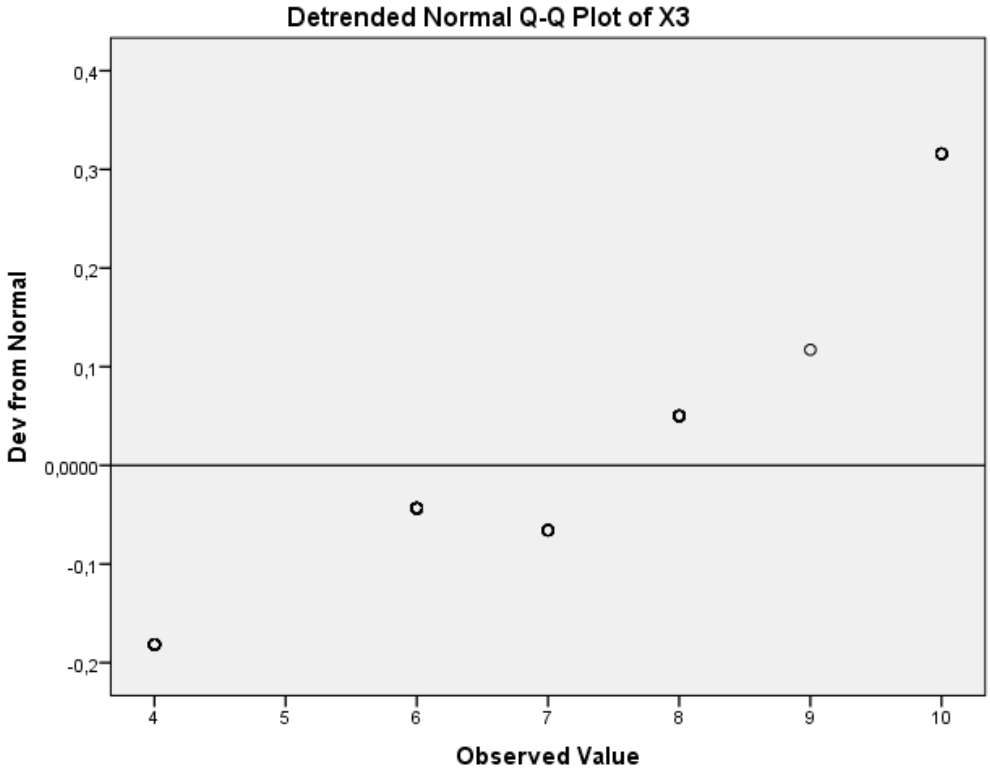
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
X3	100	100,0%	0	0,0%	100	100,0%

Descriptives

			Statistic	Std. Error
X3	Mean		6,6300	,17561
	95% Confidence Interval for Mean	Lower Bound	6,2815	
		Upper Bound	6,9785	
	5% Trimmed Mean		6,5889	
	Median		6,0000	
	Variance		3,084	
	Std. Deviation		1,75611	
	Minimum		4,00	
	Maximum		10,00	
	Range		6,00	
	Interquartile Range		2,00	
	Skewness		,230	,241
	Kurtosis		-,528	,478

X3


Normal Q-Q Plot of X3
Expected Normal
3
2
1
0
-1
-2
4
6
8
10
Observed Value


Detrended Normal Q-Q Plot of X3
Dev from Normal
0,4
0,3
0,2
0,1
0,0000
-0,1
-0,2
4
5
6
7
8
9
10
Observed Value

Uji Heteroskedastisitas

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X3_Ln, X2_Ln, X1_Ln[b]	.	Enter

a. Dependent Variable: Y_Ln

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,306[a]	,093	,065	2,07032

a. Predictors: (Constant), X3_Ln, X2_Ln, X1_Ln

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42,422	3	14,141	3,299	,024[b]
	Residual	411,476	96	4,286		
	Total	453,899	99			

a. Dependent Variable: Y_Ln

b. Predictors: (Constant), X3_Ln, X2_Ln, X1_Ln

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,708	3,995		3,682	,000
	X1_Ln	-1,969	1,139	-,204	-1,729	,087
	X2_Ln	-2,139	1,040	-,204	-2,056	,052
	X3_Ln	,158	,909	,020	,174	,863

a. Dependent Variable: Y_Ln

Uji Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	X2, X3, X1[b]	.	Enter

a. Dependent Variable: Y

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,605[a]	,366	,346	6,43598	,366	18,438	3	96	,000

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

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2291,258	3	763,753	18,438	,000[b]
	Residual	3976,502	96	41,422		
	Total	6267,760	99			

a. Dependent Variable: Y

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

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	32,998	4,080		8,089	,000
	X1	,303	,122	,244	2,482	,015
	X3	1,060	,441	,234	2,401	,018
	X2	,754	,179	,351	4,204	,000

a. Dependent Variable: Y

F table

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
91	3.95	3.10	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.94	1.90	1.86	1.83	1.80	1.78
92	3.94	3.10	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.94	1.89	1.86	1.83	1.80	1.78
93	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.83	1.80	1.78
94	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.83	1.80	1.77
95	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.82	1.80	1.77
96	3.94	3.09	2.70	2.47	2.31	2.19	2.11	2.04	1.98	1.93	1.89	1.85	1.82	1.80	1.77
97	3.94	3.09	2.70	2.47	2.31	2.19	2.11	2.04	1.98	1.93	1.89	1.85	1.82	1.80	1.77
98	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.98	1.93	1.89	1.85	1.82	1.79	1.77
99	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.98	1.93	1.89	1.85	1.82	1.79	1.77
100	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.97	1.93	1.89	1.85	1.82	1.79	1.77
101	3.94	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.93	1.88	1.85	1.82	1.79	1.77
102	3.93	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.77
103	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
104	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
105	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.81	1.79	1.76
106	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
107	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
108	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.78	1.76
109	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
110	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
111	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
112	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.96	1.92	1.88	1.84	1.81	1.78	1.76
113	3.93	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.92	1.87	1.84	1.81	1.78	1.76
114	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
115	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
116	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
117	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.75
118	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.75
119	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.78	1.75
120	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.78	1.75
121	3.92	3.07	2.68	2.45	2.29	2.17	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.77	1.75
122	3.92	3.07	2.68	2.45	2.29	2.17	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.77	1.75
123	3.92	3.07	2.68	2.45	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
124	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
125	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
126	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.87	1.83	1.80	1.77	1.75
127	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.86	1.83	1.80	1.77	1.75
128	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.86	1.83	1.80	1.77	1.75
129	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
130	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
131	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
132	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
133	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
134	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
135	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.82	1.79	1.77	1.74