

LAMPIRAN

Dalam rangka pengumpulan data tentang '**Kualitas Layanan**' yang telah diberikan oleh Bank Arta Niaga Kencana (ANK) Kantor Pusat Operasional Bubutan Surabaya guna penyempurnaan lebih lanjut serta berkenaan dengan penelitian karya ilmiah S2 (thesis) kami, maka dengan ini kami mohon kesediaan nasabah terhormat untuk berkenan memberikan jawaban atas beberapa pertanyaan di bawah ini. Sebelumnya kami ucapkan terima kasih atas kerjasama dan kepeduliannya.

Bagian A

1. Apakah Anda masih menjadi nasabah Bank ANK ?

- ☐ Ya
- ☐ Tidak

(Bila 'Ya' lanjutkan ke pertanyaan '3', bila tidak ke pertanyaan '2')

2. Mengapa Anda memutuskan berhenti menjadi nasabah Bank ANK?

- | | |
|--|--|
| ☐ Lokasi kurang strategis | ☐ Karyawan kurang ramah |
| ☐ Suku bunga tidak bersaing | ☐ Pelayanan lamban |
| ☐ Sering salah proses | ☐ Lainnya..... |
| ☐ Pembebanan biaya terlalu tinggi | |

3. Mengapa Anda memilih Bank ANK sebagai bank Anda?

- ☐ Reputasi bank
- ☐ Jaringan cukup luas
- ☐ Keragaman produk
- ☐ Pelayanan yang prima
- ☐ Lainnya

4. Berapa lama Anda telah menjadi nasabah Bank ANK?

- ☐ Kurang dari 1 tahun
- ☐ 1- 2 tahun
- ☐ 3-5 tahun
- ☐ Lebih dari 5 tahun

5. Berapa kali dalam satu bulan rata-rata Anda bertransaksi?

- ☐ Kurang dari 1 kali
- ☐ 1 – 5 kali
- ☐ Lebih dari 5 kali

6. Usia Anda

- | | |
|---|--|
| ☐ Dibawah 25 tahun | ☐ 45 – 54 tahun |
| ☐ 25-34 tahun | ☐ 55 tahun atau lebih |
| ☐ 35 – 44 tahun | |

7. Jenis kelamin :

- ☐ Pria
☐ Wanita

8. Pendidikan terakhir :

- ☐ SD / SMP
☐ SMU atau sederajat
☐ Akademi atau sederajat
☐ Perguruan tinggi

9. Pekerjaan :

- ☐ Belum bekerja
☐ Pelajar / Mahasiswa
☐ Pegawai Negri
☐ Karyawan swasta
☐ Wiraswasta
☐ TNI /Polri
☐ Pensiunan

10. Rata-rata pengeluaran dalam satu bulan :

- ☐ Dibawah Rp 500.000
☐ Rp 500.000 – Rp 1.000.000
☐ Rp 1.000.001 – Rp 2.500.000
☐ Rp 2.500.001 – Rp 5.000.000
☐ Diatas Rp 5.000.000

Bagian B

Untuk pernyataan di bawah ini mohon berikan penilaian Anda dengan bobot sbb.:

- (5) Sangat Sering
(4) Sering
(3) Cukup Sering
(2) Jarang
(1) Sangat Jarang

No.	Frekuensi Melakukan Transaksi Berikut	Nilai
1.	Transaksi tunai melalui kasir	
2.	Transaksi kliring / inkaso	
3.	Transaksi transfer	
4.	Transaksi pembayaran telpon, listrik, angsuran, premi asuransi.	
5.	Transaksi melalui mesin ATM	
6.	Transaksi melalui export – import	

Bagian C

Untuk pernyataan di bawah ini mohon berikan penilaian tentang **'KEPUASAN ANDA'** terhadap prestasi Bank ANK (seperti apa yang telah Anda rasakan) dengan bobot sbb:

- (5) Sangat Baik
- (4) Baik
- (3) Cukup Baik
- (2) Kurang Baik
- (1) Tidak Baik

No.	Bagaimana Penilaian Anda Tentang	Nilai
1.	Tingkat suku bunga yang ditawarkan	5 4 3 2 1
2.	Penetapan biaya atas transaksi	5 4 3 2 1
3.	Kecepatan pelayanan	5 4 3 2 1
4.	Keramahan pelayanan	5 4 3 2 1
5.	Penampilan & kerapian karyawan	5 4 3 2 1
6.	Kejujuran karyawan	5 4 3 2 1
7.	Hari & jam kerja pelayanan	5 4 3 2 1
8.	Konfirmasi seputar info bank: suku bunga, kurs, jatuh tempo simpanan, berita kiriman uang	5 4 3 2 1
9.	Rasa aman atas transaksi yang dilakukan	5 4 3 2 1
10.	Kemudahan prosedur operasional yang harus dilakukan nasabah	5 4 3 2 1
11.	Tata letak fasilitas pelayanan	5 4 3 2 1
12.	Kenyamanan: tempat duduk, kesejukan dan keharuman ruangan	5 4 3 2 1
13.	Ketersediaan formulir dan alat tulis	5 4 3 2 1
14.	Ketepatan pelayanan: jumlah uang tunai yang diterima, penulisan data nasabah & transaksi	5 4 3 2 1
15.	Ketepatan perusahaan dalam memenuhi janji	5 4 3 2 1
16.	Kemampuan karyawan dalam menyelesaikan keluhan nasabah	5 4 3 2 1
17.	Tanggapan karyawan atas pertanyaan & keluhan nasabah melalui telpon atau tatap muka	5 4 3 2 1
18.	Luasnya jaringan pelayanan: kantor cabang, capem & ATM	5 4 3 2 1
19.	Tingkat keberhasilan mesin ATM	5 4 3 2 1
20.	Daya tarik program undian dan promosi	5 4 3 2 1
21.	Kemudahan dalam menjangkau lokasi bank	5 4 3 2 1
22.	Sarana parkir kendaraan	5 4 3 2 1

Bagian D

Untuk pernyataan di bawah ini mohon berikan penilaian tentang **'TINGKAT KEPENTINGANNYA BAGI ANDA'** (menurut harapan Anda) dengan bobot sbb:

- (5) Sangat Penting
- (4) Penting
- (3) Cukup Penting
- (2) Kurang Penting
- (2) Tidak Penting

No.	Bagaimana Penilaian Anda Tentang	Nilai
1.	Tingkat suku bunga yang ditawarkan	5 4 3 2 1
2.	Penetapan biaya atas transaksi	5 4 3 2 1
3.	Kecepatan pelayanan	5 4 3 2 1
4.	Keramahan pelayanan	5 4 3 2 1
5.	Penampilan & kerapian karyawan	5 4 3 2 1
6.	Kejujuran karyawan	5 4 3 2 1
7.	Hari & jam kerja pelayanan	5 4 3 2 1
8.	Konfirmasi seputar info bank: suku bunga, kurs, jatuh tempo simpanan, berita kiriman uang	5 4 3 2 1
9.	Rasa aman atas transaksi yang dilakukan	5 4 3 2 1
10.	Kemudahan prosedur operasional yang harus dilakukan nasabah	5 4 3 2 1
11.	Tata letak fasilitas pelayanan	5 4 3 2 1
12.	Kenyamanan: tempat duduk, kesejukan dan keharuman ruangan	5 4 3 2 1
13.	Ketersediaan formulir dan alat tulis	5 4 3 2 1
14.	Ketepatan pelayanan: jumlah uang tunai yang diterima, penulisan data nasabah & transaksi	5 4 3 2 1
15.	Ketepatan perusahaan dalam memenuhi janji	5 4 3 2 1
16.	Kemampuan karyawan dalam menyelesaikan keluhan nasabah	5 4 3 2 1
17.	Tanggapan karyawan atas pertanyaan & keluhan nasabah melalui telpon atau tatap muka	5 4 3 2 1
18.	Luasnya jaringan pelayanan: kantor cabang, capem & ATM	5 4 3 2 1
19.	Tingkat keberhasilan mesin ATM	5 4 3 2 1
20.	Daya tarik program undian dan promosi	5 4 3 2 1
21.	Kemudahan dalam menjangkau lokasi bank	5 4 3 2 1
22.	Sarana parkir kendaraan	5 4 3 2 1

Bagian E

Saran dan Kritik membangun lainnya untuk meningkatkan kualitas pelayanan:
(bila baris yang tersedia tidak cukup, dapat digunakan halaman baliknya)

Terima Kasih
Robert Stefanus
Mahasiswa Pascasarjana MM
Unika Widya Mandala
HP: 0811327211

Diisi oleh pewawancara

No. Responden :
AC :
Tanggal / Jam :

Lampiran 2
Normalitas Data Tests Bag_1

		P11	P21	P31	P41	P51	P61	P71
N		331	331	331	331	331	331	331
Normal Parameters ^{a,b}	Mean	3.21	3.26	3.64	3.99	4.23	3.96	3.40
	Std. Deviation	.46	.46	.65	.60	.57	.50	.58
Most Extreme Differences	Absolute	.440	.447	.290	.336	.350	.386	.356
	Positive	.440	.447	.290	.326	.350	.363	.356
	Negative	-.300	-.278	-.259	-.336	-.269	-.386	-.252
Kolmogorov-Smirnov Z		8.003	8.127	5.283	6.110	6.375	7.028	6.468
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

P81	P91	P101	P111	P121	P131	P141	P151	P161	P171	P181	P191
331	331	331	331	331	331	331	331	331	331	331	331
3.06	3.61	3.51	2.84	3.21	2.83	3.58	3.21	3.24	3.16	2.78	2.19
.60	.50	.54	.55	.45	.55	.57	.53	.53	.57	.58	.58
.329	.386	.323	.372	.455	.371	.315	.404	.404	.371	.390	.345
.329	.284	.321	.301	.455	.300	.301	.404	.404	.371	.293	.345
-.309	-.386	-.323	-.372	-.300	-.371	-.315	-.297	-.285	-.302	-.390	-.280
5.979	7.024	5.877	6.773	8.277	6.749	5.735	7.349	7.349	6.755	7.092	6.275
.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

P201	P211	P221
331	331	331
2.18	3.66	3.95
.49	.76	.60
.421	.307	.329
.421	.227	.312
-.310	-.307	-.329
7.665	5.594	5.981
.000	.000	.000

Normalitas Data Tests Bag_1

[illegible]

a. Test distribution is Normal.

b. Calculated from data.

One-Sample Kolmogorov-Smirnov Test

[illegible]

P212	P222
331	331
3.60	3.65
.64	.61
.297	.342
.266	.235
-.297	-.342
5.398	6.227
.000	.000

Lampiran 3

Reliability

***** Method 1 (space saver) will be used for this analysis *****

RELIABILITY ANALYSIS - SCALE (ALPHA)

		Mean	Std Dev	Cases
1.	P11	3.2115	.4645	331.0
2.	P21	3.2568	.4578	331.0
3.	P31	3.6435	.6465	331.0
4.	P41	3.9879	.5979	331.0
5.	P51	4.2296	.5735	331.0
6.	P61	3.9607	.5000	331.0
7.	P71	3.3958	.5751	331.0
8.	P81	3.0604	.6000	331.0
9.	P91	3.6103	.5007	331.0
10.	P101	3.5076	.5414	331.0
11.	P111	2.8369	.5482	331.0
12.	P121	3.2145	.4464	331.0
13.	P131	2.8338	.5501	331.0
14.	P141	3.5770	.5689	331.0
15.	P151	3.2115	.5314	331.0
16.	P161	3.2417	.5299	331.0
17.	P171	3.1601	.5734	331.0
18.	P181	2.7825	.5782	331.0
19.	P191	2.1873	.5836	331.0
20.	P201	2.1843	.4854	331.0
21.	P211	3.6647	.7623	331.0
22.	P221	3.9486	.5983	331.0

Statistics for	Mean	Variance	Std Dev	N of Variables
SCALE	72.7069	24.8502	4.9850	22

Reliability Coefficients

N of Cases = 331.0

N of Items = 22

Alpha = .7575

Reliability

***** Method 1 (space saver) will be used for this analysis *****

RELIABILITY ANALYSIS - SCALE (ALPHA)

		Mean	Std Dev	Cases
1.	P12	3.8278	.5646	331.0
2.	P22	3.6073	.6054	331.0
3.	P32	3.8520	.6024	331.0
4.	P42	3.9637	.5709	331.0
5.	P52	3.6979	.7544	331.0
6.	P62	4.3384	.6083	331.0
7.	P72	3.5831	.5680	331.0
8.	P82	3.5498	.7260	331.0
9.	P92	3.9154	.6316	331.0
10.	P102	3.7130	.5714	331.0
11.	P112	3.1782	.6288	331.0
12.	P122	3.3535	.5212	331.0
13.	P132	2.9456	.6106	331.0
14.	P142	3.7251	.5979	331.0
15.	P152	3.6103	.5896	331.0
16.	P162	3.5801	.5411	331.0
17.	P172	3.5559	.5870	331.0
18.	P182	3.3625	.5839	331.0
19.	P192	3.0816	.5416	331.0
20.	P202	3.3897	.7235	331.0
21.	P212	3.6012	.6357	331.0
22.	P222	3.6526	.6056	331.0

Statistics for	Mean	Variance	Std Dev	N of Variables
SCALE	79.0846	31.9989	5.6568	22

Reliability Coefficients

N of Cases = 331.0

N of Items = 22

Alpha = .7792

[illegible]

		P11	P21	P31	P41	P51	P61	P71	P81	P91	P101
P11	Pearson Correlation	1.000	.371**	.181**	.195**	.170**	.206**	.083	-.035	.043	-.103
	Sig. (2-tailed)		.000	.001	.000	.002	.000	.133	.524	.438	.062
	N	331	331	331	331	331	331	331	331	331	331
P21	Pearson Correlation	.371**	1.000	.126*	.222**	.156**	.269**	.292**	.065	.081	.096
	Sig. (2-tailed)	.000		.022	.000	.005	.000	.000	.241	.141	.081
	N	331	331	331	331	331	331	331	331	331	331
P31	Pearson Correlation	.181**	.126*	1.000	.816**	.532**	.472**	.177**	-.093	-.056	.129*
	Sig. (2-tailed)	.001	.022		.000	.000	.000	.001	.092	.309	.019
	N	331	331	331	331	331	331	331	331	331	331
P41	Pearson Correlation	.195**	.222**	.816**	1.000	.609**	.353**	.190**	.154**	.055	.103
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.001	.005	.318	.061
	N	331	331	331	331	331	331	331	331	331	331
P51	Pearson Correlation	.170**	.156**	.532**	.609**	1.000	.370**	.293**	.065	.059	.092
	Sig. (2-tailed)	.002	.005	.000	.000		.000	.000	.237	.282	.095
	N	331	331	331	331	331	331	331	331	331	331
P61	Pearson Correlation	.206**	.269**	.472**	.353**	.370**	1.000	.181**	.099	-.146**	.051
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.001	.072	.008	.351
	N	331	331	331	331	331	331	331	331	331	331
P71	Pearson Correlation	.083	.292**	.177**	.190**	.293**	.181**	1.000	.194**	.137*	.112*
	Sig. (2-tailed)	.133	.000	.001	.001	.000	.001		.000	.012	.042
	N	331	331	331	331	331	331	331	331	331	331
P81	Pearson Correlation	-.035	.065	-.093	.154**	.065	.099	.194**	1.000	.149**	.204**
	Sig. (2-tailed)	.524	.241	.092	.005	.237	.072	.000		.007	.000
	N	331	331	331	331	331	331	331	331	331	331
P91	Pearson Correlation	.043	.081	-.056	.055	.059	-.146**	.137*	.149**	1.000	.307**
	Sig. (2-tailed)	.438	.141	.309	.318	.282	.008	.012	.007		.000
	N	331	331	331	331	331	331	331	331	331	331
P101	Pearson Correlation	-.103	.096	.129*	.103	.092	.051	.112*	.204**	.307**	1.000
	Sig. (2-tailed)	.062	.081	.019	.061	.095	.351	.042	.000	.000	
	N	331	331	331	331	331	331	331	331	331	331
P111	Pearson Correlation	-.019	-.014	-.353**	-.080	-.073	-.145**	-.006	.343**	.088	.208**
	Sig. (2-tailed)	.733	.804	.000	.146	.184	.008	.913	.000	.111	.000
	N	331	331	331	331	331	331	331	331	331	331
P121	Pearson Correlation	.102	-.033	.003	.078	.127*	-.016	.070	.065	.199**	.213**
	Sig. (2-tailed)	.064	.548	.953	.158	.021	.796	.206	.241	.000	.000
	N	331	331	331	331	331	331	331	331	331	331

Validitas Bag_1

P131	Pearson Correlation	-.099	-.071	.089	.077	.102	.009	.113*	.196**	.281**	.315**
	Sig. (2-tailed)	.071	.199	.108	.163	.064	.867	.040	.000	.000	.000
	N	331	331	331	331	331	331	331	331	331	331
P141	Pearson Correlation	.076	.081	.116*	.119*	.122*	.123*	.263**	.208**	.015	.188**
	Sig. (2-tailed)	.169	.142	.035	.031	.026	.026	.000	.000	.782	.001
	N	331	331	331	331	331	331	331	331	331	331
P151	Pearson Correlation	.101	.125*	.176**	.218**	.158**	.145**	.043	.292**	.094	.110*
	Sig. (2-tailed)	.067	.023	.001	.000	.004	.008	.440	.000	.087	.045
	N	331	331	331	331	331	331	331	331	331	331
P161	Pearson Correlation	.075	.056	.332**	.229**	.226**	.356**	.212**	-.151**	.048	.015
	Sig. (2-tailed)	.174	.313	.000	.000	.000	.000	.000	.006	.387	.789
	N	331	331	331	331	331	331	331	331	331	331
P171	Pearson Correlation	.168**	.120*	.375**	.368**	.247**	.360**	.257**	-.037	.102	.030
	Sig. (2-tailed)	.002	.029	.000	.000	.000	.000	.000	.502	.064	.583
	N	331	331	331	331	331	331	331	331	331	331
P181	Pearson Correlation	.104	.303**	-.070	.019	-.032	.033	.178**	.195**	.177**	.121*
	Sig. (2-tailed)	.059	.000	.202	.735	.566	.547	.001	.000	.001	.027
	N	331	331	331	331	331	331	331	331	331	331
P191	Pearson Correlation	-.012	.035	-.055	-.048	.061	.005	.103	.374**	.188**	.159**
	Sig. (2-tailed)	.822	.527	.315	.408	.267	.935	.060	.000	.001	.004
	N	331	331	331	331	331	331	331	331	331	331
P201	Pearson Correlation	-.106	-.077	.191**	.102	.120*	.105	-.012	.045	-.015	.300**
	Sig. (2-tailed)	.054	.161	.000	.065	.030	.057	.822	.416	.782	.000
	N	331	331	331	331	331	331	331	331	331	331
P211	Pearson Correlation	.038	.135*	.083	.104	-.059	.101	-.028	-.101	.109*	.230**
	Sig. (2-tailed)	.488	.014	.134	.058	.284	.068	.610	.066	.047	.000
	N	331	331	331	331	331	331	331	331	331	331
P221	Pearson Correlation	.192**	.148**	.164**	.185**	-.036	.155**	-.055	-.101	.004	.156**
	Sig. (2-tailed)	.000	.007	.003	.001	.512	.005	.316	.066	.945	.005
	N	331	331	331	331	331	331	331	331	331	331
TTL_BAG1	Pearson Correlation	.285**	.374**	.476**	.556**	.481**	.455**	.422**	.349**	.316**	.452**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	331	331	331	331	331	331	331	331	331	331

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

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

Validitas Bag_1

[illegible]

Lampiran 4 Analisis Wilcoxon Signed Ranks Test

NPar Tests

Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
Persepsi	331	72.71	4.98	61	86
Harapan	331	79.08	5.66	54	96

Wilcoxon Signed Ranks Test

Ranks

		N	Mean Rank	Sum of Ranks
Harapan - Persepsi	Negative Ranks	61 ^a	94.30	5752.00
	Positive Ranks	247 ^b	169.37	41834.00
	Ties	23 ^c		
	Total	331		

- a. Harapan < Persepsi
- b. Harapan > Persepsi
- c. Persepsi = Harapan

Test Statistics^b

	Harapan - Persepsi
Z	-11.541 ^a
Asymp. Sig. (2-tailed)	.000

- a. Based on negative ranks.
- b. Wilcoxon Signed Ranks Test

Lampiran 5 Analisis Variasi

***Harapan-Persepsi* Alasan Pilih Bank ANK Bubutan**

Report

Alasan Pilih Bank		Harapan	Persepsi
Reputasi Baik	Mean	78.44	72.48
	N	207	207
	Std. Deviation	6.15	5.29
	Variance	37.831	27.97
	Skewness	-.428	.339
Jaringan Cukup Luas	Mean	79.00	75.00
	N	6	6
	Std. Deviation	.00	.00
	Variance	.000	.000
	Skewness	.	.
Keragaman Produk	Mean	80.55	71.43
	N	77	77
	Std. Deviation	4.24	4.01
	Variance	17.93	16.09
	Skewness	.261	1.083
Pelayanan yang Prima	Mean	79.59	75.93
	N	41	41
	Std. Deviation	5.35	3.94
	Variance	28.59	15.52
	Skewness	.788	.385
Total	Mean	79.08	72.71
	N	331	331
	Std. Deviation	5.66	4.98
	Variance	31.99	24.85
	Skewness	-.360	.368

Harapan-Persepsi Lama Menjadi Nasabah Bank ANK

Case Processing Summary

	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
Persepsi * Lama Menjadi Nasabah Bank	331	100.0%	0	.0%	331	100.0%
Harapan * Lama Menjadi Nasabah Bank	331	100.0%	0	.0%	331	100.0%

Report

Lama Menjadi		Persepsi	Harapan
< 1 tahun	Mean	65.00	92.00
	N	2	2
	Std. Deviation	.000	.000
	Variance	.000	.000
	Skewness	.	.
1 - 2 tahun	Mean	71.87	81.43
	N	91	91
	Std. Deviation	4.172	5.358
	Variance	17.405	28.692
	Skewness	.666	-.015
3 - 5 tahun	Mean	73.29	78.63
	N	123	123
	Std. Deviation	5.226	4.367
	Variance	27.307	19.072
	Skewness	.565	.371
> 5 tahun	Mean	72.88	77.50
	N	115	115
	Std. Deviation	5.193	6.283
	Variance	26.968	39.480
	Skewness	-.098	-.842
Total	Mean	72.71	79.08
	N	331	331
	Std. Deviation	4.985	5.657
	Variance	24.850	31.999
	Skewness	.368	-.360

Harapan-Persepsi Rata-rata Transaksi Dalam Sebulan

Case Processing Summary

	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
Persepsi * Rata-rata Transaksi/Bulan	331	100.0%	0	.0%	331	100.0%
Harapan * Rata-rata Transaksi/Bulan	331	100.0%	0	.0%	331	100.0%

Report

Rata-rata		Persepsi	Harapan
1 - 5 kali	Mean	71.27	79.94
	N	158	158
	Std. Deviation	4.239	5.182
	Variance	17.970	26.857
	Skewness	.734	.086
> 5 kali	Mean	74.02	78.30
	N	173	173
	Std. Deviation	5.259	5.965
	Variance	27.657	35.584
	Skewness	-.008	-.546
Total	Mean	72.71	79.08
	N	331	331
	Std. Deviation	4.985	5.657
	Variance	24.850	31.999
	Skewness	.368	-.360

***Harapan-Persepsi* Usia Nasabah**

Case Processing Summary

	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
Persepsi * Usia	331	100.0%	0	.0%	331	100.0%
Harapan * Usia	331	100.0%	0	.0%	331	100.0%

Report

Usia		Persepsi	Harapan
< 25 tahun	Mean	73.29	76.43
	N	7	7
	Std. Deviation	5.880	.535
	Variance	34.571	.286
	Skewness	-.374	.374
25 - 34 tahun	Mean	72.28	79.85
	N	130	130
	Std. Deviation	4.560	5.202
	Variance	20.791	27.056
	Skewness	1.002	.113
35 - 44 tahun	Mean	73.06	79.83
	N	109	109
	Std. Deviation	5.263	4.290
	Variance	27.701	18.405
	Skewness	.094	1.156
45 - 54 tahun	Mean	72.89	78.19
	N	74	74
	Std. Deviation	5.186	7.271
	Variance	26.892	52.868
	Skewness	.073	-.900
> 55 tahun	Mean	72.73	70.36
	N	11	11
	Std. Deviation	5.605	3.722
	Variance	31.418	13.855
	Skewness	-.065	.973
Total	Mean	72.71	79.08
	N	331	331
	Std. Deviation	4.985	5.657
	Variance	24.850	31.999
	Skewness	.368	-.360

***Harapan-Persepsi* Jenis Kelamin**

Case Processing Summary

	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
Persepsi * Jenis Kelamin	331	100.0%	0	.0%	331	100.0%
Harapan * Jenis Kelamin	331	100.0%	0	.0%	331	100.0%

Report

Jenis Kelamin		Persepsi	Harapan
Pria	Mean	72.46	79.61
	N	228	228
	Std. Deviation	5.076	6.016
	Variance	25.765	36.187
	Skewness	.365	-.796
Wanita	Mean	73.26	77.93
	N	103	103
	Std. Deviation	4.755	4.587
	Variance	22.607	21.044
	Skewness	.442	1.278
Total	Mean	72.71	79.08
	N	331	331
	Std. Deviation	4.985	5.657
	Variance	24.850	31.999
	Skewness	.368	-.360

Harapan-Persepsi Pendidikan Terakhir

Case Processing Summary

	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
Persepsi * Pendidikan Terakhir	331	100.0%	0	.0%	331	100.0%
Harapan * Pendidikan Terakhir	331	100.0%	0	.0%	331	100.0%

Report

Pendidikan Terakhir		Persepsi	Harapan
SD/SMP	Mean	70.38	68.25
	N	8	8
	Std. Deviation	4.658	1.035
	Variance	21.696	1.071
	Skewness	.644	-.644
SMU/ sederajat	Mean	73.26	78.60
	N	133	133
	Std. Deviation	5.409	6.054
	Variance	29.252	36.651
	Skewness	.073	-.915
Akademi/ sederajat	Mean	73.35	79.38
	N	107	107
	Std. Deviation	4.860	4.448
	Variance	23.613	19.786
	Skewness	.399	.835
Perguruan Tinggi	Mean	71.23	80.52
	N	83	83
	Std. Deviation	4.064	5.485
	Variance	16.520	30.082
	Skewness	.833	.160
Total	Mean	72.71	79.08
	N	331	331
	Std. Deviation	4.985	5.657
	Variance	24.850	31.999
	Skewness	.368	-.360

Harapan-Persepsi* Pekerjaan*Case Processing Summary**

	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
Persepsi * Pekerjaan	331	100.0%	0	.0%	331	100.0%
Harapan * Pekerjaan	331	100.0%	0	.0%	331	100.0%

Report

Pekerjaan		Persepsi	Harapan
Pelajar/Mahasiswa	Mean	73.29	76.43
	N	7	7
	Std. Deviation	5.880	.535
	Variance	34.571	.286
	Skewness	-.374	.374
Pegawai Negeri	Mean	71.45	81.80
	N	44	44
	Std. Deviation	4.032	4.859
	Variance	16.254	23.608
	Skewness	1.615	.185
Karyawan Swasta	Mean	71.03	79.44
	N	72	72
	Std. Deviation	4.189	4.887
	Variance	17.549	23.884
	Skewness	1.085	.720
Wiraswasta	Mean	73.53	78.48
	N	208	208
	Std. Deviation	5.216	5.974
	Variance	27.207	35.690
	Skewness	.010	-.579
Total	Mean	72.71	79.08
	N	331	331
	Std. Deviation	4.985	5.657
	Variance	24.850	31.999
	Skewness	.368	-.360

Harapan-Persepsi Rata-rata Pengeluaran Per Bulan

Case Processing Summary

	Cases					
	Included		Excluded		Total	
	N	Percent	N	Percent	N	Percent
Persepsi * Rata-rata Pengeluaran/Bulan	331	100.0%	0	.0%	331	100.0%
Harapan * Rata-rata Pengeluaran/Bulan	331	100.0%	0	.0%	331	100.0%

Report

Rata-rata Pengeluaran/Bulan		Persepsi	Harapan
< Rp 500.000	Mean	78.00	76.00
	N	4	4
	Std. Deviation	.000	.000
	Variance	.000	.000
	Skewness	.	.
Rp 500.000 - Rp 1.000.000	Mean	72.49	77.54
	N	41	41
	Std. Deviation	4.869	4.038
	Variance	23.706	16.305
	Skewness	1.420	.509
Rp 1.000.001 - Rp 2.500.000	Mean	70.87	80.96
	N	93	93
	Std. Deviation	3.690	4.782
	Variance	13.614	22.868
	Skewness	.407	.402
Rp 2.500.001 - Rp 5.000.000	Mean	72.96	78.87
	N	98	98
	Std. Deviation	4.706	5.712
	Variance	22.143	32.632
	Skewness	.174	.503
> Rp 5.000.000	Mean	74.12	78.27
	N	95	95
	Std. Deviation	5.862	6.611
	Variance	34.359	43.712
	Skewness	-.156	-1.223
Total	Mean	72.71	79.08
	N	331	331
	Std. Deviation	4.985	5.857
	Variance	24.850	31.999
	Skewness	.368	-.360

Lampiran 6 Analisis Cluster

Quick Cluster (Cluster = 2)

Initial Cluster Centers

	Cluster	
	1	2
Persepsi	66	61
Harapan	96	54

Iteration History^a

Iteration	Change in Cluster Centers	
	1	2
1	17.144	19.130
2	.554	2.400
3	1.010	2.463
4	1.046	1.518
5	.827	.923
6	.421	.392
7	.000	.000

a. Convergence achieved due to no or small distance change. The maximum distance by which any center has changed is .000. The current iteration is 7. The minimum distance between initial centers is 42.297.

Final Cluster Centers

	Cluster	
	1	2
Persepsi	70	76
Harapan	82	75

Number of Cases in each Cluster

Cluster	1	177.000
	2	154.000
Valid		331.000
Missing		.000

Quick Cluster (Cluster = 3)

Initial Cluster Centers

	Cluster		
	1	2	3
Persepsi	61	66	84
Harapan	54	96	73

Iteration History^a

Iteration	Change in Cluster Centers		
	1	2	3
1	10.097	11.881	10.127
2	.000	.735	.615
3	.000	.786	.725
4	.000	.439	.502
5	.000	.189	.220
6	.000	.000	.000

- a. Convergence achieved due to no or small distance change. The maximum distance by which any center has changed is .000. The current iteration is 6. The minimum distance between initial centers is 29.206.

Final Cluster Centers

	Cluster		
	1	2	3
Persepsi	65	69	77
Harapan	63	82	76

Number of Cases in each Cluster

Cluster	1	8.000
	2	166.000
	3	157.000
Valid		331.000
Missing		.000

Quick Cluster (Cluster = 4)

Initial Cluster Centers

	Cluster			
	1	2	3	4
Persepsi	86	75	61	63
Harapan	86	69	54	91

Iteration History^a

Iteration	Change in Cluster Centers			
	1	2	3	4
1	7.042	7.413	.000	8.839
2	1.832	.210	.000	.520
3	2.536	.382	.000	.285
4	.685	.363	.000	6.400E-02
5	.000	.220	.000	.284
6	.168	.239	.000	.246
7	.000	.100	.000	.146
8	.000	8.397E-02	.000	.122
9	.000	.000	.000	.000

a. Convergence achieved due to no or small distance change. The maximum distance by which any center has changed is .000. The current iteration is 9. The minimum distance between initial centers is 20.248.

Final Cluster Centers

	Cluster			
	1	2	3	4
Persepsi	80	72	61	70
Harapan	78	76	54	85

Number of Cases in each Cluster

Cluster	1	62.000
	2	156.000
	3	3.000
	4	110.000
Valid		331.000
Missing		.000

Lampiran 7 Analisis Diskriminan

Discriminant (Cluster = 2) → Trial & Error

Classification Results^{b,c}

Cluster Number of Case			Predicted Group Membership		Total
			1	2	
Original	Count	1	174	3	177
		2	0	154	154
	%	1	98.3	1.7	100.0
		2	.0	100.0	100.0
Cross-validated ^a	Count	1	174	3	177
		2	0	154	154
	%	1	98.3	1.7	100.0
		2	.0	100.0	100.0

- a. Cross validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.
- b. 99.1% of original grouped cases correctly classified.
- c. 99.1% of cross-validated grouped cases correctly classified.

Discriminant (Cluster = 3) → Trial & Error

Classification Results^{b,c}

Cluster Number of Case			Predicted Group Membership			Total
			1	2	3	
Original	Count	1	8	0	0	8
		2	0	166	0	166
		3	0	6	151	157
	%	1	100.0	.0	.0	100.0
		2	.0	100.0	.0	100.0
		3	.0	3.8	96.2	100.0
Cross-validated ^a	Count	1	8	0	0	8
		2	0	166	0	166
		3	0	6	151	157
	%	1	100.0	.0	.0	100.0
		2	.0	100.0	.0	100.0
		3	.0	3.8	96.2	100.0

- a. Cross validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.
- b. 98.2% of original grouped cases correctly classified.
- c. 98.2% of cross-validated grouped cases correctly classified.

Discriminant (Cluster = 4) → Trial & Error

Classification Results^{a,c}

			Predicted Group Membership				Total
			1	2	3	4	
Original	Count	1	60	2	0	0	62
		2	0	147	0	9	156
		3	0	0	3	0	3
		4	0	0	0	110	110
	%	1	96.8	3.2	.0	.0	100.0
		2	.0	94.2	.0	5.8	100.0
		3	.0	.0	100.0	.0	100.0
		4	.0	.0	.0	100.0	100.0
Cross-validated ^a	Count	1	60	2	0	0	62
		2	0	147	0	9	156
		3	0	0	3	0	3
		4	0	0	0	110	110
	%	1	96.8	3.2	.0	.0	100.0
		2	.0	94.2	.0	5.8	100.0
		3	.0	.0	100.0	.0	100.0
		4	.0	.0	.0	100.0	100.0

a. Cross validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.

b. 96.7% of original grouped cases correctly classified.

c. 96.7% of cross-validated grouped cases correctly classified.

Lampiran 8 Uji Asosiasi (Untuk Kuesioner Bagian A Dan B)

Bagian A
Crosstabs - Alasan Pilih Bank ANK Bubutan

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Alasan Memilih Bank ANK * Cluster Number of Case	331	100.0%	0	.0%	331	100.0%

Alasan Memilih Bank ANK * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Alasan Memilih Bank ANK	Reputasi baik	108	99	207
	Jaringan cukup luas		6	6
	Keragaman produk	55	22	77
	Pelayanan yang prima	14	27	41
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.170 ^a	3	.000
Likelihood Ratio	25.915	3	.000
Linear-by-Linear Association	.004	1	.949
N of Valid Cases	331		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 2.79.

Crosstabs - Lama Menjadi Nasabah Bank ANK

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Lama Menjadi Nasabah Bank * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Lama Menjadi Nasabah Bank * Cluster Number of Case
Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Lama Menjadi Nasabah Bank	< 1 tahun	2		2
	1 - 2 tahun	70	21	91
	3 - 5 tahun	58	65	123
	> 5 tahun	47	68	115
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.170 ^a	3	.000
Likelihood Ratio	33.264	3	.000
Linear-by-Linear Association	26.758	1	.000
N of Valid Cases	331		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is .93.

Crosstabs - Rata-rata Transaksi Dalam Sebulan

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Rata-rata Transaksi/Bulan * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Rata-rata Transaksi/Bulan * Cluster Number of Case
Crosstabulation

Count		Cluster Number of Case		Total
		1	2	
Rata-rata Transaksi/Bulan	1 - 5 kali	114	44	158
	> 5 kali	63	110	173
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	42.388 ^b	1	.000	.000	.000
Continuity Correction ^a	40.964	1	.000		
Likelihood Ratio	43.448	1	.000		
Fisher's Exact Test					
Linear-by-Linear Association	42.260	1	.000		
N of Valid Cases	331				

a. Computed only for a 2x2 table
b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 73.51.

Crosstabs - Usia Nasabah

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Usia * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Usia * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Usia	< 25 tahun	3	4	7
	25 - 34 tahun	87	43	130
	35 - 44 tahun	53	56	109
	45 - 54 tahun	34	40	74
	> 55 tahun		11	11
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.127 ^a	4	.000
Likelihood Ratio	29.553	4	.000
Linear-by-Linear Association	16.549	1	.000
N of Valid Cases	331		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 3.26.

Crosstabs - Jenis Kelamin

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Jenis Kelamin * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Jenis Kelamin * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Jenis Kelamin	Pria	133	95	228
	Wanita	44	59	103
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.953 ^b	1	.008		
Continuity Correction ^a	6.340	1	.012		
Likelihood Ratio	6.956	1	.008		
Fisher's Exact Test				.009	.006
Linear-by-Linear Association	6.932	1	.008		
N of Valid Cases	331				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 47.92.

Crosstabs - Pendidikan Terakhir

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Pendidikan Terakhir * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Pendidikan Terakhir * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Pendidikan Terakhir	SD/SMP		8	8
	SMU/ sederajat	58	75	133
	Akademi/ sederajat	53	54	107
	Perguruan Tinggi	66	17	83
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	37.694 ^a	3	.000
Likelihood Ratio	42.578	3	.000
Linear-by-Linear Association	31.983	1	.000
N of Valid Cases	331		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 3.72.

Crosstabs - Pekerjaan

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Pekerjaan * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Pekerjaan * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Pekerjaan	Pelajar/Mahasiswa	3	4	7
	Pegawai Negeri	39	5	44
	Karyawan Swasta	54	18	72
	Wiraswasta	81	127	208
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	53.248 ^a	3	.000
Likelihood Ratio	57.479	3	.000
Linear-by-Linear Association	36.943	1	.000
N of Valid Cases	331		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 3.26.

Crosstabs - Rata-rata Pengeluaran Per Bulan

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Rata-rata Pengeluaran/Bulan * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Rata-rata Pengeluaran/Bulan * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Rata-rata Pengeluaran/Bulan	< Rp 500.000		4	4
	Rp 500.000 - Rp 1.000.000	24	17	41
	Rp 1.000.001 - Rp 2.500.000	73	20	93
	Rp 2.500.001 - Rp 5.000.000	40	58	98
	> Rp 5.000.000	40	55	95
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	39.667 ^a	4	.000
Likelihood Ratio	42.948	4	.000
Linear-by-Linear Association	11.184	1	.001
N of Valid Cases	331		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 1.86.

BAGIAN B
Crosstabs – Transaksi Melalui Kasir / Tunai

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Transaksi kasir * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Transaksi kasir * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Transaksi kasir	Jarang	22	5	27
	Cukup sering	121	71	192
	Sering	33	75	108
	Sangat sering	1	3	4
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	39.651 ^a	3	.000
Likelihood Ratio	40.946	3	.000
Linear-by-Linear Association	37.737	1	.000
N of Valid Cases	331		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.86.

Crosstabs – Transaksi Kliring / Inkaso

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Transaksi kliring/inkaso * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Transaksi kliring/inkaso * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Transaksi kliring/inkaso	Sangat jarang	26	16	42
	Jarang	56	36	92
	Cukup sering	69	82	151
	Sering	26	20	46
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.067 ^a	3	.070
Likelihood Ratio	7.093	3	.069
Linear-by-Linear Association	2.449	1	.118
N of Valid Cases	331		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 19.54.

Crosstabs – Transaksi Transfer

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Transaksi transfer *						
Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Transaksi transfer * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Transaksi transfer	Sangat jarang	22	12	34
	Jarang	79	46	125
	Cukup sering	51	84	135
	Sering	25	12	37
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.799 ^a	3	.000
Likelihood Ratio	23.017	3	.000
Linear-by-Linear Association	3.795	1	.051
N of Valid Cases	331		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 15.82.

Crosstabs – Transaksi Pembayaran Telepon, Listrik, Angsuran, Premi Asuransi, dll.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Transaksi telepon, listrik, angsuran, dll * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Transaksi telepon, listrik, angsuran, dll * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Transaksi telepon, listrik, angsuran, dll	Sangat jarang	45	19	64
	Jarang	117	113	230
	Cukup sering	13	20	33
	Sering	2	2	4
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.570 ^a	3	.014
Likelihood Ratio	10.840	3	.013
Linear-by-Linear Association	8.868	1	.003
N of Valid Cases	331		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.86.

Crosstabs – Transaksi Melalui ATM

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Transaksi ATM * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Transaksi ATM * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Transaksi ATM	Sangat jarang	84	52	136
	Jarang	83	100	183
	Cukup sering	10	2	12
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.906 ^a	2	.002
Likelihood Ratio	13.405	2	.001
Linear-by-Linear Association	2.335	1	.127
N of Valid Cases	331		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.58.

Crosstabs – Transaksi Melalui Ekspor/Impor

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Transaksi Ekspor - Impor * Cluster Number of Case	331	84.9%	59	15.1%	390	100.0%

Transaksi Ekspor - Impor * Cluster Number of Case Crosstabulation

Count

		Cluster Number of Case		Total
		1	2	
Transaksi Ekspor - Impor	Sangat jarang	133	114	247
	Jarang	24	12	36
	Cukup sering	18	12	30
	Sering	2	16	18
Total		177	154	331

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.030 ^a	3	.001
Likelihood Ratio	17.545	3	.001
Linear-by-Linear Association	3.237	1	.072
N of Valid Cases	331		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.37.

df	p = 0.99	0.98	0.95	0.90	0.80	0.70	0.50	0.30	0.20	0.10	0.05	0.02	0.01
1	0.000157	0.000628	0.00393	0.0158	0.0642	0.148	0.455	1.074	1.642	2.706	3.841	5.412	6.635
2	0.0201	0.0404	0.103	0.211	0.446	0.713	1.386	2.408	3.219	4.605	5.991	7.824	9.210
3	0.115	0.185	0.352	0.584	1.005	1.424	2.366	3.665	4.642	6.251	7.815	9.837	11.341
4	0.297	0.429	0.711	1.064	1.649	2.195	3.357	4.878	5.989	7.779	9.488	11.668	13.277
5	0.554	0.752	1.145	1.610	2.343	3.000	4.351	6.064	7.289	9.236	11.070	13.388	15.086
6	0.872	1.134	1.635	2.204	3.070	3.828	5.348	7.231	8.558	10.645	12.592	15.033	16.812
7	1.239	1.564	2.167	2.833	3.822	4.671	6.346	8.383	9.803	12.017	14.067	16.622	18.475
8	1.646	2.032	2.733	3.490	4.594	5.527	7.344	9.524	11.030	13.362	15.507	18.168	20.090
9	2.088	2.532	3.325	4.168	5.380	6.393	8.343	10.656	12.242	14.684	16.919	19.679	21.666
10	2.558	3.059	3.940	4.865	6.179	7.267	9.342	11.781	13.442	15.987	18.307	21.161	23.209
11	3.053	3.609	4.575	5.578	6.989	8.148	10.341	12.899	14.631	17.275	19.675	22.618	24.725
12	3.571	4.178	5.226	6.304	7.817	9.034	11.340	14.011	15.812	18.549	21.026	24.054	26.217
13	4.107	4.765	5.892	7.042	8.634	9.926	12.340	15.119	16.985	19.812	22.362	25.472	27.688
14	4.660	5.368	6.571	7.790	9.467	10.821	13.339	16.222	18.151	21.064	23.685	26.873	29.141
15	5.229	5.985	7.261	8.547	10.307	11.721	14.339	17.322	19.311	22.307	24.996	28.259	30.578
16	5.812	6.614	7.962	9.312	11.152	12.624	15.338	18.418	20.465	23.542	26.296	29.633	32.000
17	6.408	7.255	8.672	10.085	12.002	13.531	16.338	19.511	21.615	24.769	27.587	30.995	33.409
18	7.015	7.906	9.390	10.865	12.857	14.440	17.338	20.601	22.760	25.989	28.869	32.346	34.805
19	7.633	8.567	10.117	11.651	13.716	15.352	18.338	21.689	23.900	27.204	30.144	33.687	36.191
20	8.260	9.237	10.851	12.443	14.578	16.266	19.337	22.775	25.038	28.412	31.410	35.020	37.566
21	8.897	9.915	11.591	13.240	15.445	17.182	20.337	23.858	26.171	29.615	32.671	36.343	38.932
22	9.542	10.600	12.338	14.041	16.314	18.101	21.337	24.939	27.301	30.813	33.924	37.659	40.289
23	10.196	11.293	13.091	14.848	17.187	19.021	22.337	26.018	28.429	32.007	35.172	38.968	41.638
24	10.856	11.992	13.848	15.659	18.062	19.943	23.337	27.096	29.553	33.196	36.415	40.270	42.980
25	11.524	12.697	14.611	16.473	18.940	20.867	24.337	28.172	30.675	34.382	37.652	41.566	44.314
26	12.198	13.409	15.379	17.292	19.820	21.792	25.336	29.246	31.795	35.563	38.885	42.856	45.642
27	12.879	14.125	16.151	18.114	20.703	22.719	26.336	30.319	32.912	36.741	40.113	44.140	46.963
28	13.565	14.847	16.928	18.939	21.588	23.647	27.336	31.391	34.027	37.916	41.337	45.419	48.278
29	14.256	15.574	17.708	19.768	22.475	24.577	28.336	32.461	35.139	39.087	42.557	46.693	49.588
30	14.953	16.306	18.493	20.599	23.364	25.508	29.336	33.530	36.250	40.256	43.773	47.962	50.892