

## KUESIONER

### ANALISIS FAKTOR – FAKTOR YANG MEMBUAT NASABAH MEMUTUSKAN BERHENTI MENGGUNAKAN KARTU KREDIT BCA

Untuk menyelesaikan penelitian saya, maka saya membutuhkan data-data mengenai alasan mengapa anda berhenti menggunakan kartu kredit BCA. Oleh sebab itu saya mohon agar anda dapat menjawab beberapa pertanyaan berikut ini dengan seksama dan jujur. Data tersebut akan dijaga kerahasiaannya.

Data Responden

Usia:

- |  |  |
|--|--|
| <input type="checkbox"/> 25 – 34 tahun | <input type="checkbox"/> 45 – 54 tahun |
| <input type="checkbox"/> 35 – 44 tahun | <input type="checkbox"/> > 55 tahun    |

Pendidikan terakhir:

- |                              |                             |
|------------------------------|-----------------------------|
| <input type="checkbox"/> SMU | <input type="checkbox"/> S2 |
| <input type="checkbox"/> S1  | <input type="checkbox"/> S3 |

Jenis kelamin:

- Pria
- Wanita

Lama menggunakan Kartu kredit

- |                                      |                                      |
|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> < 1 tahun   | <input type="checkbox"/> 5 – 7 tahun |
| <input type="checkbox"/> 1 – 3 tahun | <input type="checkbox"/> > 7 tahun   |
| <input type="checkbox"/> 3 – 5 tahun |                                      |

Lama berhenti menggunakan Kartu kredit

- |                                      |                                      |
|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> < 1 tahun   | <input type="checkbox"/> 5 – 7 tahun |
| <input type="checkbox"/> 1 – 3 tahun | <input type="checkbox"/> > 7 tahun   |
| <input type="checkbox"/> 3 – 5 tahun |                                      |
| <input type="checkbox"/>             |                                      |

Jenis kartu Kredit yang digunakan

- |  |  |
|--|--|
| <input type="checkbox"/> BCA Card          | <input type="checkbox"/> BCA Master Platinum |
| <input type="checkbox"/> BCA Visa          | <input type="checkbox"/> BCA Visa Batman     |
| <input type="checkbox"/> BCA Master card   | <input type="checkbox"/> BCA Master Tazmania |
| <input type="checkbox"/> BCA Visa Platinum | <input type="checkbox"/> BCA JCB             |

	Pernyataan	STS	TS	N	S	SS
	<b>Tangible</b>					
1	BCA memiliki teknologi yang biasa saja dibandingkan dengan kartu kredit lain					
2	Tampilan kartu kredit BCA tidak menarik					
3	Kartu kredit BCA tidak memiliki chip					
4	Warna kartu BCA monoton dan membosankan					
	<b>Emphaty</b>					
5	BCAtidak memberikan perhatian secara individu melalui teleponatau surat kepada anda sebagai pemegang kartu kredit					
6	Karyawan call center BCA juga tidak memberikan perhatian secara pribadi					
7	Kartu kredit BCA tidak memiliki penawaran yang memahami kebutuhan anda					
8	Karyawan call center BCA tidak memahami keinginan anda					
9	Pengajuan kartu kredit BCA jauh lebih lama dibandingkan dengan kartu kredit yang lain					
	<b>Reliability</b>					
10	Kartu kredit BCAtidak selalu menepati janji pada nasabah terutama untuk program reward					
11	Tanggapan call center BCA tidak simpatik bila pelanggan ada masalah.					
12	Kartu kredit BCA tidak terbuka dalam penghitungan point reward					
13	Kartu kredit BCA tidak terbuka dalam beberapa promo yang ditawarkan					
14	Promo yang ditawarkan oleh kartu kredit BCA sering kali hanya ada dalam jumlah terbatas					
	<b>Responsiveness</b>					
15	Tidak adanya kejelasan dari karyawan kapan pastinya penyelesaian komplain akan diberikan					
16	Pengiriman rekening tagihan yang terlambat					
17	Kata – kata yang tidak simpatik dari bagian penagihan kartu kredit BCA					
18	Customer service BCA tidak dapat menjawab dengan segera					

	jika ditanya tentang promo yang ditawarkan pada kartu kredit BCA					
	<b>Assurance</b>					
19	Kartu kredit BCA tidak dapat dipercaya terutama untuk penawaran (promo) yang berlangsung					
20	Kartu kredit BCA tidak memberikan rasa aman selama proses pelayanan					
21	Bagian penagihan kartu kredit BCA menggunakan nada yang tidak bersahabat					
22	Dukungan yang sepenuhnya dari BCA kepada kartu kredit BCA dan nasabahnya					

**TERIMA KASIH**

### Data Tabulasi 30 Responden

2.0	5.0	5.0	4.0	2.0	4.0	4.0	4.0	4.0	5.0	4.0	5.0	5.0	3.0	5.0	2.0	3.0	4.0	4.0	5.0	5.0	4.0
4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	5.0	5.0	5.0	5.0	2.0	3.0	4.0	4.0	4.0	5.0	4.0
4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	5.0	4.0	2.0	3.0	4.0	4.0	4.0	4.0	4.0
5.0	4.0	3.0	3.0	3.0	3.0	4.0	5.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	3.0	3.0
5.0	4.0	2.0	3.0	5.0	3.0	3.0	5.0	3.0	5.0	5.0	5.0	4.0	4.0	5.0	5.0	5.0	5.0	4.0	4.0	4.0	5.0
4.0	5.0	2.0	4.0	5.0	5.0	2.0	3.0	4.0	5.0	4.0	5.0	5.0	4.0	5.0	5.0	5.0	5.0	4.0	4.0	4.0	5.0
4.0	5.0	2.0	3.0	4.0	5.0	3.0	3.0	4.0	5.0	5.0	5.0	5.0	4.0	5.0	5.0	5.0	5.0	4.0	4.0	4.0	4.0
4.0	5.0	5.0	5.0	4.0	3.0	3.0	3.0	4.0	5.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	3.0	5.0
3.0	3.0	5.0	3.0	3.0	4.0	4.0	3.0	3.0	3.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	3.0	5.0
3.0	3.0	3.0	5.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	3.0	5.0	4.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	5.0	5.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0
4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0	3.0	3.0	3.0
3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	5.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	5.0	4.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0
4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.0	4.0	4.0	4.0
3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0	3.0	3.0	3.0
3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	5.0	4.0	3.0	5.0	5.0	5.0	5.0	4.0	4.0	4.0	4.0
3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	5.0	5.0	3.0	5.0	5.0	5.0	5.0	4.0	4.0	4.0	4.0
3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	5.0	5.0	3.0	5.0	5.0	5.0	5.0	4.0	4.0	4.0	4.0
4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	5.0	4.0	5.0	5.0	5.0	5.0	3.0	3.0	3.0	3.0
3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	2.0	2.0	2.0	2.0
3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	2.0	4.0	3.0	2.0	2.0	2.0	2.0	4.0	4.0	4.0	4.0
2.0	2.0	2.0	2.0	2.0	2.0	2.0	5.0	2.0	2.0	2.0	3.0	4.0	2.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0
4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	5.0	5.0	4.0	5.0	5.0	5.0	5.0	3.0	3.0	3.0	3.0

## Validitas dan Reliability

### Case Processing Summary

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

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.938	22

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
teknologi	81.3000	123.321	.695	.934
tampilan	81.1667	121.109	.826	.931
chip	81.4000	126.317	.452	.938
warna	81.3333	125.264	.652	.934
tidak_perhatian	81.3667	121.895	.798	.932
call_center	81.3333	122.437	.820	.932
penawaran	81.4333	126.668	.590	.935
keinginan	81.2333	128.599	.451	.937
waktu_pengajuan	81.4000	123.007	.876	.931
janji_reward	81.1667	120.213	.834	.931
simpatik	81.2000	121.890	.809	.932
point_reward	80.8333	124.902	.627	.935
promo_terbuka	80.3667	131.620	.512	.937
barang_promo	81.1667	123.316	.742	.933
penyelesaian_komplain	80.8333	124.902	.627	.935
pengiriman_rekening	81.1000	127.541	.373	.940
kata_tidak_simpatik	81.0000	126.414	.514	.937
respon_lambat	80.9000	125.472	.618	.935
tidak_dapat_dipercaya	81.3667	130.171	.502	.937
tidak_aman	81.3333	130.023	.474	.937
tidak_bersahabat	81.3000	129.666	.466	.937
tidak_ada_dukungan	81.1667	129.316	.460	.937

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
85.0333	137.482	11.72526	22







## LAMPIRAN V

### Factor Analysis

#### Descriptive Statistics

	Mean	Std. Deviation	Analysis N
teknologi	3.6400	.70381	100
tampilan	3.5800	.74101	100
chip	3.6200	.72167	100
warna	3.6200	.78855	100
tidak_perhatian	3.6300	.82456	100
call_center	3.7000	.78496	100
penawaran	3.6500	.77035	100
keinginan	3.7300	.77662	100
waktu_pengajuan	3.6300	.77401	100
janji_reward	4.2800	.75318	100
simpatik	4.1300	.63014	100
point_reward	4.1300	.83672	100
promo_terbuka	4.3900	.69479	100
barang_promo	4.0500	.82112	100
penyelesaian_komplain	4.1300	.82456	100
pengiriman_rekening	4.1400	.82902	100
kata_tidak_simpatik	4.0700	.81965	100
respon_lambat	4.0200	.77824	100
tidak_dapat_dipercaya	3.7900	.80773	100
tidak_aman	3.8600	.77876	100
tidak_bersahabat	3.9300	.80723	100
tidak_ada_dukungan	3.8400	.78779	100

)

	teknologi	tampilan	chip	warna	tidak_perhatian	call_center	penawaran	keinginan	waktu_pengajuan	janji_reward	simpatik	point_reward	promo_terbuka	barang_promo	penyelesaian_komplain	pengiriman_rikening	kata_tidak_simpatik	respon_lambat	tidak_dapat_dipercaya	tidakaman	tidakbersahabat	tidak_dukungan
Correl	1.000	.908	.961	.879	.099	.077	.082	.116	.068	.078	-.121	-.040	.001	-.056	-.006	-.017	-.008	-.079	.114	.110	.186	.150
teknologi																						
tampilan	.908	1.000	.964	.969	.057	-.010	.058	.152	.096	.122	-.141	-.058	.007	.002	-.059	-.084	-.034	-.038	.206	.160	.069	.195
chip	.961	.964	1.000	.933	.067	.029	.067	.139	.089	.068	-.112	-.051	.017	-.053	-.035	-.045	-.040	-.058	.174	.138	.145	.176
warna	.879	.969	.933	1.000	.123	.059	.128	.210	.165	.130	-.123	-.032	.052	.030	.000	-.041	.010	-.037	.238	.192	.132	.226
tidak_perhatian	.099	.057	.067	.123	1.000	.904	.971	.805	.939	.120	-.120	.275	.149	.266	.309	.298	.382	.264	.307	.280	.325	.250
call_center	.077	-.010	.029	.059	.904	1.000	.961	.761	.913	.075	-.145	.352	.161	.290	.389	.407	.363	.274	.218	.261	.397	.281
penawaran	.082	.058	.067	.128	.971	.961	1.000	.837	.983	.118	-.134	.338	.163	.299	.359	.346	.375	.298	.319	.305	.350	.306
keinginan	.116	.152	.139	.210	.805	.761	.837	1.000	.857	.131	-.113	.303	.104	.196	.308	.279	.331	.293	.376	.321	.276	.292
waktu_pengajuan	.068	.096	.089	.165	.939	.913	.983	.857	1.000	.145	-.128	.340	.158	.300	.345	.318	.360	.314	.375	.332	.314	.333
janji_reward	.078	.122	.068	.130	.120	.075	.118	.131	.145	1.000	-.248	.374	-.307	.467	.347	.309	.410	.369	.280	.188	.116	.178
simpatik	-.121	-.141	-.112	-.123	-.120	-.145	-.134	-.113	-.128	-.248	1.000	.044	.344	-.208	.064	.042	.021	.098	-.263	-.271	-.240	-.283
point_reward	-.040	-.058	-.051	-.032	.275	.352	.338	.303	.340	.374	.044	1.000	.190	.564	.956	.905	.885	.927	.071	.028	.103	.063
promo_terbuka	.001	.007	.017	.052	.149	.161	.163	.104	.158	-.307	.344	.190	1.000	.054	.281	.273	.235	.266	-.141	-.103	-.095	-.125
barang_promo	-.056	.002	-.053	.030	.266	.290	.299	.196	.300	.467	-.208	.564	.054	1.000	.572	.553	.580	.567	.031	.011	-.025	.028

penyelesaian_komplain	-0.006	-0.059	-0.035	.000	.309	.389	.359	.308	.345	.347	.064	.956	.281	.572	1.000	.963	.943	.925	.041	.013	.120	.032
pengiriman_rekening	-0.017	-0.084	-0.045	-.041	.298	.407	.346	.279	.318	.309	.042	.905	.273	.553	.963	1.000	.922	.904	.000	.000	.120	.004
kata_tidak_simpatik	-0.008	-0.034	-0.040	.010	.382	.363	.375	.331	.360	.410	.021	.885	.235	.580	.943	.922	1.000	.916	.068	.016	.053	-.014
respons_ambat	-0.079	-0.038	-0.058	-.037	.264	.274	.298	.293	.314	.369	.098	.927	.266	.567	.925	.904	.916	1.000	.071	.005	-.014	.005
tidak_dapat_dipercaya	.114	.206	.174	.238	.307	.218	.319	.376	.375	.280	-.263	.071	-.141	.031	.041	.000	.068	.071	1.000	.932	.783	.899
tidak_aman	.110	.160	.138	.192	.280	.261	.305	.321	.332	.188	-.271	.028	-.103	.011	.013	.000	.016	.005	.932	1.000	.852	.951
tidak_bersahabat	.186	.069	.145	.132	.325	.397	.350	.276	.314	.116	-.240	.103	-.095	-.025	.120	.120	.053	-.014	.783	.852	1.000	.872
tidak_ada_dukungan	.150	.195	.176	.226	.250	.281	.306	.292	.333	.178	-.283	.063	-.125	.028	.032	.004	-.014	.005	.899	.951	.872	1.000

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.608
Bartlett's Test of Sphericity	Approx. Chi-Square
	4.375E3
	Df
	231
	Sig.
	.000

	teknologi	tampilan	chip	warna	tidak_perhatian	call_center	penawaran	keinginan	waktu_pengajuan	janji_reward	simpatik	point_reward	promoter_buka	barang_promo	penyelaian_komplain	pengiriman_rekening	kata_titik_simpatik	respons_layanan	tidak_dipercaya	tidak_aman	tidak_bersahabat	tidak_adanya_dukungan
Anti-image	.028	-.001	-.008	.004	.000	.000	.000	-.001	.001	-.023	-.008	.002	.004	.015	-.003	.006	-.002	.008	.002	-.002	-4.633E-5	.000
Covariance																						
tampilan	-.001	.004	-.004	-.006	.001	.000	.000	.002	.001	-.002	.008	-.005	-.002	.002	.003	.003	-.002	-.005	-.003	-.003	.005	-.002
chip	-.008	-.004	.008	.004	-.001	.000	.000	-.002	-.001	.012	-.003	.004	.002	-.007	-.002	-.006	.004	.002	.003	.005	-.005	.002
warna	.004	-.006	.004	.013	.000	.000	.000	-.004	.000	-.004	-.017	.010	.002	-.004	-.005	-.004	.002	.012	.006	.002	-.007	.004
tidak_perhatian	.000	.001	-.001	.000	.001	.001	.000	.003	.001	-.005	-.001	.001	.002	.004	.002	.000	-.003	.000	.001	-.003	-.001	.003
call_center	.000	.000	.000	.000	.001	.001	.000	.003	.001	-.007	-.001	.001	.003	.005	.001	.000	-.003	.000	.003	-.003	-.002	.003
penawaran	.000	.000	.000	.000	.000	.000	.000	.000	.000	.002	.000	.000	.000	-.002	.000	-6.697E-5	.001	9.300E-5	.000	.001	.000	.000
keinginan	-.001	.002	-.002	-.004	.003	.003	.000	.223	.002	.006	.009	.002	.049	.061	.002	.003	-.005	-.005	-.005	-.018	.000	.016

waktu_pengajuan	.001	.001	-.001	.000	.001	.001	.000	.002	.001	-.005	.000	-2.00 2E-5	.002	.004	.001	.001	-.002	.000	7.609 E-5	-.003	.000	.002
janji_reward	-.023	-.002	.012	-.004	-.005	-.007	.002	.006	-.005	.459	.026	-.010	.144	-.150	-.005	.005	.009	-.006	-.027	.023	.008	-.011
simpatik	-.008	.008	-.003	-.017	-.001	-.001	.000	.009	.000	.026	.657	-.004	-.121	.115	.000	.014	.009	-.033	.002	-.003	.006	-.003
point_reward	.002	-.005	.004	.010	.001	.001	.000	.002	-2.00 2E-5	-.010	-.004	.038	.044	.005	-.008	.002	.002	-.002	.010	-.002	-.010	.007
promo_terbuka	.004	-.002	.002	.002	.002	.003	.000	.049	.002	.144	-.121	.044	.552	.013	-.011	.004	.003	-.012	.015	-.026	-.007	.019
barang_promo	.015	.002	-.007	-.004	.004	.005	-.002	.061	.004	-.150	.115	.005	.013	.438	.001	-.002	-.009	.000	.009	-.020	.004	.006
penyelesaian_komplain	-.003	.003	-.002	-.005	.002	.001	.000	.002	.001	-.005	.000	-.008	-.011	.001	.008	-.002	-.007	-.005	.002	-.003	.000	.002
pengiriman_rekening	.006	.003	-.006	-.004	.000	.000	-6.697 E-5	.003	.001	.005	.014	.002	.004	-.002	-.002	.030	-.004	-.012	-.001	-.005	.003	.001
kata_tidak_simpatik	-.002	-.002	.004	.002	-.003	-.003	.001	-.005	-.002	.009	.009	.002	.003	-.009	-.007	-.004	.013	.001	-.006	.007	.004	-.006
respon_lambat	.008	-.005	.002	.012	.000	.000	9.300E -5	-.005	.000	-.006	-.033	-.002	-.012	.000	-.005	-.012	.001	.029	.000	.003	.000	.000
tidak_dapat_dipercaya	.002	-.003	.003	.006	.001	.003	.000	-.005	7.609 E-5	-.027	.002	.010	.015	.009	.002	-.001	-.006	.000	.030	-.012	-.015	.009

tidak_aman	-0.002	-0.003	.005	.002	-0.003	-.003	.001	-.018	-.003	.023	-.003	-.002	-.026	-.020	-.003	-.005	.007	.003	-.012	.034	.002	-.018	
tidak_bersahabat	-4.63 3E-5	.005	-.005	-.007	-.001	-.002	.000	.000	.000	.008	.006	-.010	-.007	.004	.000	.003	.004	.000	-.015	.002	.016	-.012	
tidak_ada_dukungan	.000	-.002	.002	.004	.003	.003	.000	.016	.002	-.011	-.003	.007	.019	.006	.002	.001	-.006	.000	.009	-.018	-.012	.024	
Anti- image Correl ation	teknologi	.810 <sup>a</sup>	-.107	-.508	.206	.048	.058	-.114	-.015	.199	-.205	-.062	.065	.036	.133	-.218	.208	-.086	.285	.063	-.071	-.002	.013
tampilan	chip	-.107	.471 <sup>a</sup>	-.736	-.882	.301	.131	-.332	.067	.479	-.050	.155	-.406	-.049	.061	.556	.270	-.340	-.488	-.307	-.223	.591	-.212
warna	tidak_perhatian	-.508	-.736	.518 <sup>a</sup>	.438	-.390	-.262	.455	-.055	-.612	.204	-.049	.230	.026	-.116	-.310	-.361	.420	.133	.193	.300	-.476	.115
call_center	penawaran	.206	-.882	.438	.543 <sup>a</sup>	-.090	.071	.106	-.066	-.243	-.055	-.183	.447	.019	-.049	-.518	-.196	.151	.594	.303	.094	-.511	.233
keinginan	waktu_pengajuan	.048	.301	-.390	-.090	.467 <sup>a</sup>	.944	-.983	.176	.904	-.249	-.047	.121	.095	.207	.562	.060	-.792	-.082	.269	-.541	-.301	.602
janji_reward	simpatik	.058	.131	-.262	.071	.944	.491 <sup>a</sup>	-.952	.155	.836	-.279	-.037	.197	.118	.212	.448	-.115	-.667	.049	.416	-.527	-.424	.610
		-.114	-.332	.455	.106	-.983	-.952	.495 <sup>a</sup>	-.181	-.956	.275	.037	-.101	-.102	-.236	-.515	-.035	.728	.049	-.220	.550	.214	-.552
		-.015	.067	-.055	-.066	.176	.155	-.181	.927 <sup>a</sup>	.139	.018	.024	.026	.138	.196	.051	.035	-.088	-.066	-.064	-.204	.004	.226
		.199	.479	-.612	-.243	.904	.836	-.956	.139	.513 <sup>a</sup>	-.268	-.024	-.004	.075	.243	.485	.119	-.656	-.088	.016	-.516	.033	.407
		-.205	-.050	.204	-.055	-.249	-.279	.275	.018	-.268	.649 <sup>a</sup>	.047	-.079	.286	-.335	-.078	.040	.114	-.055	-.226	.180	.091	-.104
		-.062	.155	-.049	-.183	-.047	-.037	.037	.024	-.024	.047	.738 <sup>a</sup>	-.022	-.200	.214	-.010	.098	.093	-.236	.013	-.017	.061	-.023

point_reward	.065	-.406	.230	.447	.121	.197	-.101	.026	-.004	-.079	-.022	.794 <sup>a</sup>	.305	.036	-.498	.070	.082	-.073	.286	-.044	-.387	.242
promo_terbuka	.036	-.049	.026	.019	.095	.118	-.102	.138	.075	.286	-.200	.305	.637 <sup>a</sup>	.026	-.164	.034	.030	-.098	.113	-.192	-.071	.165
barang_promo	.133	.061	-.116	-.049	.207	.212	-.236	.196	.243	-.335	.214	.036	.026	.821 <sup>a</sup>	.022	-.018	-.113	-.009	.074	-.164	.047	.063
penyelesaian_komplain	-.218	.556	-.310	-.518	.562	.448	-.515	.051	.485	-.078	-.010	-.498	-.164	.022	.635 <sup>a</sup>	-.139	-.712	-.316	.105	-.179	-.072	.154
pengiriman_rekening	.208	.270	-.361	-.196	.060	-.115	-.035	.035	.119	.040	.098	.070	.034	-.018	-.139	.879 <sup>a</sup>	-.218	-.415	-.041	-.158	.120	.030
kata_tidak_simpatik	-.086	-.340	.420	.151	-.792	-.667	.728	-.088	-.656	.114	.093	.082	.030	-.113	-.712	-.218	.580 <sup>a</sup>	.057	-.278	.314	.259	-.334
respon_lambat	.285	-.488	.133	.594	-.082	.049	.049	-.066	-.088	-.055	-.236	-.073	-.098	-.009	-.316	-.415	.057	.802 <sup>a</sup>	-.016	.095	-.043	-.028
tidak_dapat_dipercaya	.063	-.307	.193	.303	.269	.416	-.220	-.064	.016	-.226	.013	.286	.113	.074	.105	-.041	-.278	-.016	.675 <sup>a</sup>	-.387	-.703	.318
tidak_aman	-.071	-.223	.300	.094	-.541	-.527	.550	-.204	-.516	.180	-.017	-.044	-.192	-.164	-.179	-.158	.314	.095	-.387	.596 <sup>a</sup>	.076	-.625
tidak_bersahabat	-.002	.591	-.476	-.511	-.301	-.424	.214	.004	.033	.091	.061	-.387	-.071	.047	-.072	.120	.259	-.043	-.703	.076	.555 <sup>a</sup>	-.621
tidak_ada_dukungan	.013	-.212	.115	.233	.602	.610	-.552	.226	.407	-.104	-.023	.242	.165	.063	.154	.030	-.334	-.028	.318	-.625	-.621	.562 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)



### Communalities

	Initial	Extraction
teknologi	1.000	.917
tampilan	1.000	.974
chip	1.000	.976
warna	1.000	.945
tidak_perhatian	1.000	.937
call_center	1.000	.912
penawaran	1.000	.990
keinginan	1.000	.783
waktu_pengajuan	1.000	.961
janji_reward	1.000	.665
simpatik	1.000	.558
point_reward	1.000	.914
promo_terbuka	1.000	.652
barang_promo	1.000	.607
penyelesaian_komplain	1.000	.966
pengiriman_rekening	1.000	.921
kata_tidak_simpatik	1.000	.922
respon_lambat	1.000	.926
tidak_dapat_dipercaya	1.000	.901
tidak_aman	1.000	.956
tidak_bersahabat	1.000	.849
tidak_ada_dukungan	1.000	.950

Extraction Method: Principal Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	1	7.203	32.740	32.740	7.203	32.740	32.740	5.338	24.265
2	4.759	21.632	54.372	4.759	21.632	54.372	4.622	21.007	45.272
3	3.273	14.877	69.249	3.273	14.877	69.249	3.838	17.445	62.717
4	2.468	11.218	80.467	2.468	11.218	80.467	3.672	16.689	79.406
5	1.479	6.724	87.191	1.479	6.724	87.191	1.713	7.785	87.191
6	.708	3.217	90.408						
7	.624	2.836	93.244						
8	.434	1.972	95.216						
9	.362	1.647	96.863						
10	.181	.825	97.687						
11	.159	.722	98.409						
12	.092	.417	98.826						
13	.080	.365	99.191						
14	.057	.261	99.452						
15	.036	.163	99.616						
16	.031	.139	99.754						
17	.018	.083	99.838						
18	.015	.068	99.906						
19	.013	.061	99.967						
20	.005	.024	99.991						
21	.002	.008	100.000						
22	8.751E-5	.000	100.000						

Extraction Method: Principal Component Analysis.

Component Matrix<sup>a</sup>

	Component				
	1	2	3	4	5
teknologi	.158	.611	.714	-.093	.022
tampilan	.149	.643	.731	-.056	-.016
Chip	.151	.642	.730	-.082	.040
Warna	.215	.642	.693	-.077	.015
tidak_perhatian	.775	.154	-.248	-.488	-.114
call_center	.788	.094	-.268	-.453	-.076
penawaran	.819	.149	-.257	-.471	-.096
keinginan	.739	.204	-.173	-.400	-.078
waktu_pengajuan	.816	.173	-.243	-.444	-.097
janji_reward	.393	-.037	.151	.467	-.518
simpatik	-.163	-.315	.100	-.235	.606
point_reward	.730	-.504	.234	.255	.082
promo_terbuka	.186	-.234	.157	-.334	.654
barang_promo	.545	-.333	.168	.191	-.366
penyelesaian_komplain	.753	-.517	.263	.211	.134
pengiriman_rekening	.726	-.529	.246	.194	.127
kata_tidak_simpatik	.751	-.502	.263	.188	.037
respon_lambat	.699	-.544	.268	.237	.114
tidak_dapat_dipercaya	.460	.596	-.329	.451	.150
tidak_aman	.429	.610	-.386	.451	.217
tidak_bersahabat	.458	.538	-.370	.381	.262
tidak_ada_dukungan	.431	.624	-.349	.457	.210

Extraction Method: Principal Component Analysis.

a. 5 components extracted.

Rotated Component Matrix<sup>a</sup>

	Component				
	1	2	3	4	5
teknologi	-.024	.046	.954	.057	-.013
tampilan	-.032	.023	.981	.071	-.064
Chip	-.036	.031	.984	.078	-.003
Warna	-.005	.086	.962	.107	-.033
tidak_perhatian	.157	.945	.037	.129	-.014
call_center	.208	.921	-.015	.141	.015
penawaran	.193	.962	.031	.160	-.007
keinginan	.165	.844	.114	.176	-.015
waktu_pengajuan	.192	.943	.053	.181	-.020
janji_reward	.461	-.010	.093	.126	-.654
simpatik	.064	-.135	-.089	-.181	.704
point_reward	.942	.152	-.036	.047	.027
promo_terbuka	.236	.147	.059	-.080	.752
barang_promo	.646	.193	-.017	-.090	-.379
penyelesaian_komplain	.962	.176	-.012	.030	.092
pengiriman_rekening	.938	.174	-.035	.010	.095
kata_tidak_simpatik	.937	.209	-.004	-.009	.010
respon_lambat	.951	.122	-.034	.003	.072
tidak_dapat_dipercaya	.025	.175	.107	.912	-.163
tidak_aman	-.018	.162	.067	.956	-.105
tidak_bersahabat	.026	.203	.049	.897	-.028
tidak_ada_dukungan	-.009	.152	.105	.950	-.114

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

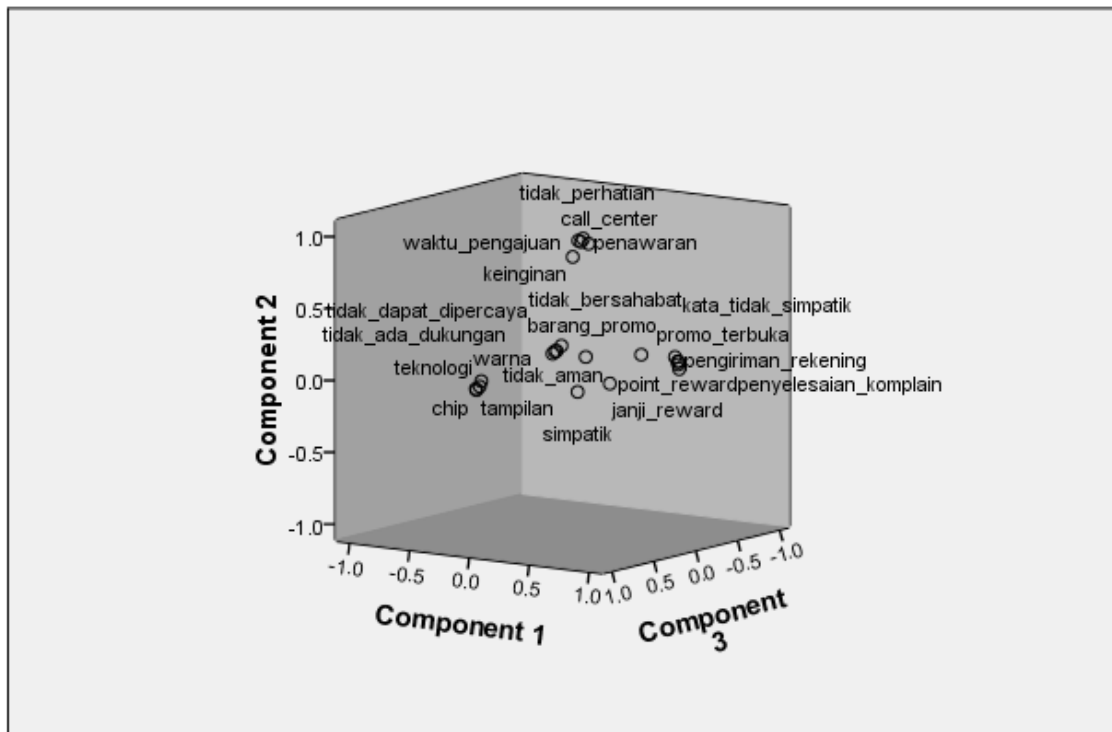
**Component Transformation Matrix**

Component	1	2	3	4	5
1	.659	.659	.130	.333	-.063
2	-.562	.158	.584	.543	-.153
3	.346	-.296	.795	-.397	.053
4	.355	-.652	-.095	.557	-.360
5	.071	-.167	.024	.355	.917

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

**Component Plot in Rotated Space**



Component Score Coefficient Matrix

	Component				
	1	2	3	4	5
teknologi	.005	-.008	.255	-.025	.018
tampilan	.006	-.014	.261	-.025	-.012
chip	.005	-.014	.263	-.017	.027
warna	.007	-.003	.254	-.015	.009
tidak_perhatian	-.049	.240	-.011	-.054	-.015
call_center	-.036	.228	-.023	-.041	.005
penawaran	-.042	.238	-.013	-.043	-.007
keinginan	-.036	.204	.010	-.030	-.006
waktu_pengajuan	-.040	.231	-.008	-.036	-.012
janji_reward	.099	-.044	.013	-.024	-.389
simpatik	.028	-.041	.001	.037	.423
point_reward	.192	-.048	.000	.025	.027
promo_terbuka	.045	.009	.036	.045	.462
barang_promo	.117	.015	-.003	-.078	-.246
penyelesaian_komplain	.194	-.043	.008	.024	.066
pengiriman_rekening	.189	-.039	.002	.018	.065
kata_tidak_simpatik	.185	-.026	.009	-.003	.009
respon_lambat	.196	-.054	.004	.018	.052
tidak_dapat_dipercaya	.009	-.045	-.014	.267	-.001
tidak_aman	.002	-.050	-.025	.290	.039
tidak_bersahabat	.007	-.037	-.026	.276	.079
tidak_ada_dukungan	.005	-.053	-.015	.287	.034

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Scores.

**Component Score Covariance Matrix**

Component	1	2	3	4	5
1	1.000	.000	.000	.000	.000
2	.000	1.000	.000	.000	.000
3	.000	.000	1.000	.000	.000
4	.000	.000	.000	1.000	.000
5	.000	.000	.000	.000	1.000

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Scores.