

LAMPIRAN 1. MAPPING PENELITIAN TERDAHULU

No	Peneliti	Tujuan	Teknik Analisis	Hasil Penelitian
1	Caceres dan Paparoidamis (2007) <i>“Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty”</i>	Membangun landasan teori untuk mengevaluasi peningkatan strategis dalam persepsi pelanggan tentang kualitas layanan / produk	SEM	Kepuasan memediasi pengaruh kualitas layanan terhadap loyalitas
2	Herington dan Weaven (2009) <i>“E-retailing by banks: e-service quality and its importance to customer satisfaction”</i>	Mengeksplorasi pengukuran kualitas layanan elektronik untuk perbankan ritel, pentingnya dimensi kualitas layanan elektronik untuk pelanggan bank ritel, dan hubungan antara kualitas layanan elektronik dan kepuasan pelanggan	Analisis regresi	E-ServQual ditemukan sebagai prediktor kepuasan pelanggan secara keseluruhan dengan kinerja perbankan, tetapi "efisiensi" tidak ditemukan sebagai prediktif.
3	Momani dan Noor (2009) <i>“E- Service Quality, Ease of Use, Usability and Enjoyment as Antecedents of E-CRM Performance: An Empirical Investigation in Jordan Mobile Phone Services”</i>	menyelidiki <i>ease of use, usability, enjoyment</i> dan <i>e-service quality</i> sebagai variabel anteseden kinerja <i>electronic customer relationship management</i> dalam industri layanan ponsel	SEM	kualitas layanan elektronik, kemudahan penggunaan dan kegunaan secara positif berpengaruh signifikan terhadap kinerja E-CRM. <i>Enjoyment</i> diketahui gagal untuk memprediksi kinerja E-CRM
4	Anggraeni dan Yasa (2012) <i>“E-Service Quality Terhadap Kepuasan dan Loyalitas</i>	menguji pengaruh <i>e-service quality</i> terhadap kepuasan pelanggan, menguji pengaruh <i>e-service quality</i> terhadap	Analisis regresi	<i>e-service quality</i> berpengaruh positif dan signifikan terhadap kepuasan pelanggan dalam penggunaan internet

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	Pelanggan dalam Penggunaan <i>Internet Banking</i> ”	loyalitas pelanggan, dan menguji pengaruh kepuasan pelanggan terhadap loyalitas pelanggan dalam penggunaan <i>internet banking</i>		banking. Dengan demikian, semakin baik kualitas layanan online yang diberikan bank maka akan dapat meningkatkan kepuasan pelanggannya. <i>E-service quality</i> juga berpengaruh positif dan signifikan terhadap loyalitas pelanggan.
5	Jonathan (2013) “Analisis Pengaruh <i>E-Service Quality</i> Terhadap <i>Customer Satisfaction</i> Yang Berdampak Pada <i>Customer Loyalty</i> ”	mengetahui pengaruh <i>e-service quality</i> terhadap <i>customer satisfaction</i> serta dampaknya terhadap <i>customer loyalty</i>	SEM	<i>e-service quality</i> memiliki pengaruh terhadap <i>customer satisfaction</i> , <i>customer satisfaction</i> memiliki pengaruh terhadap <i>customer loyalty</i> , <i>e-service quality</i> memiliki pengaruh terhadap <i>customer loyalty</i> , dan <i>e-service quality</i> dan <i>customer satisfaction</i> memiliki pengaruh terhadap <i>customer loyalty</i> .
6	Marshellina dan Prabowo (2013) “Pengaruh e-CRM dan <i>Service Quality</i> Terhadap <i>Customer Satisfaction</i> Dan Dampaknya Terhadap <i>Customer Loyalty</i> Pada PT XI”	melihat pengaruh dan seberapa besar pengaruh e-CRM dan kualitas pelayanan terhadap kepuasan pelanggan yang berdampak pada loyalitas pelanggan	Analisis jalur	Pertama, e-CRM, <i>service quality</i> memiliki pengaruh terhadap <i>satisfaction</i> . Kedua, secara parsial <i>satisfaction</i> memiliki pengaruh terhadap <i>loyalty</i> . Ketiga, secara simultan e-CRM dan <i>service quality</i> tidak memiliki pengaruh terhadap <i>customer loyalty</i> ; secara parsial e-CRM, <i>service quality</i> tidak memiliki pengaruh terhadap <i>customer loyalty</i> . Keempat, secara simultan e-CRM dan <i>service quality</i> memiliki pengaruh

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				terhadap <i>customer loyalty</i> tetapi harus melalui mediasi <i>customer satisfaction</i> .
7	Asgari <i>et al.</i> (2014) “ <i>Studying the Impact of E-Service Quality on E-Loyalty of Customers in the Area of E-Banking Services</i> ”	Tujuan dari penelitian ini adalah untuk lebih memahami dampak <i>e-service quality</i> terhadap <i>e-loyalty</i> pada bank.	Analisis regresi	Hasil penelitian menunjukkan bahwa variabel penyelesaian layanan perbankan, keamanan, privasi dan akuntabilitas dan merancang situs website akan memiliki pengaruh positif dan signifikan terhadap loyalitas nasabah bank (<i>e-loyalty</i>).
8	Dewi, Yasa, dan Sukaatmadja (2014) “Pengaruh kualitas pelayanan terhadap kepuasan dan loyalitas nasabah”	Tujuan penelitian ini adalah untuk mengetahui pengaruh kualitas pelayanan terhadap kepuasan dan loyalitas nasabah	SEM	Kualitas pelayanan, kepuasan nasabah, dan loyalitas memiliki hubungan yang positif dan signifikan.
9	Wu dan Li (2014) berjudul “ <i>a study of experiential quality, perceived value, heritage image, experiential satisfaction, and behavioral intentions for heritage tourists</i> ”	mengidentifikasi dimensi <i>experiential quality</i> dan menguji keterkaitan antara <i>experiential quality, perceived value, heritage image, experiential satisfaction, and behavioral intention</i> untuk wisatawan <i>heritage</i>	SEM	Ada empat dimensi utama dan 10 sub dimensi kualitas pengalaman yang dirasakan oleh wisatawan. Selain itu, hasil menunjukkan bahwa kualitas hasil diidentifikasi sebagai dimensi paling utama dari kualitas pengalaman yang dirasakan oleh para wisatawan <i>heritage</i> .
10	Victor, Jorie, dan Sumarauw (2015) “ <i>The effect of customer relationship management and trust towards satisfaction and its</i>	Mengetahui pengaruh CRM dan kepercayaan terhadap kepuasan konsumen serta dampaknya terhadap loyalitas konsumen	Analisis jalur	CRM dan kepercayaan, masing-masing memiliki pengaruh yang signifikan terhadap kepuasan konsumen, kepuasan konsumen memiliki pengaruh yang signifikan terhadap loyalitas

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	" <i>impact on customer loyalty</i> "			konsumen. Namun, CRM dan kepercayaan tidak memiliki pengaruh yang signifikan terhadap loyalitas konsumen
11	Sativa dan Astuti (2016) "Analisis Pengaruh <i>E-Trust</i> dan <i>E-Service Quality</i> terhadap <i>E-Loyalty</i> dengan <i>E-Satisfaction</i> sebagai Variabel Intervening"	menganalisis pengaruh <i>e-trust</i> dan <i>e-service quality</i> terhadap <i>e-satisfaction</i> dan dampaknya pada <i>e-loyalty</i> .	SEM	<i>e-trust</i> berpengaruh positif dan signifikan terhadap <i>e-satisfaction</i> ; <i>e-service quality</i> berpengaruh positif dan signifikan terhadap <i>e-satisfaction</i> ; <i>e-satisfaction</i> berpengaruh positif dan signifikan terhadap <i>e-loyalty</i> ; <i>e-service quality</i> berpengaruh positif dan signifikan terhadap <i>e-loyalty</i> ; tetapi <i>e-trust</i> tidak berpengaruh signifikan terhadap <i>e-loyalty</i>
12	Rahayu (2017) "Analisis pengaruh <i>e-service quality</i> dan nilai pelanggan terhadap kepuasan pelanggan nasabah <i>e-Banking</i> BRI"	mengetahui pengaruh dari <i>e-service quality</i> dan nilai pelanggan terhadap kepuasan pelanggan nasabah <i>e-Banking</i> BRI	PLS	<i>e-service quality</i> dan nilai pelanggan berpengaruh signifikan terhadap kepuasan pelanggan nasabah <i>e-Banking</i> BRI di Malang. Nilai <i>Adjusted R Square</i> sebesar 0,636 yang berarti bahwa <i>e-service quality</i> dan nilai pelanggan berpengaruh sebesar 63.6% terhadap kepuasan pelanggan <i>e-Banking</i> BRI. sedangkan sisanya sebesar 36.4% dijelaskan oleh variabel lain diluar kedua variabel yang digunakan dalam penelitian ini
13	Rahmaniati (2017) "Pengaruh <i>experiential quality</i> terhadap loyalitas"	mengetahui pengaruh <i>experiential quality</i> terhadap loyalitas	PLS	<i>Experiential Quality</i> berpengaruh positif dan signifikan terhadap Kepuasan Pelanggan dan

No	Peneliti	Tujuan	Teknik Analisis	Hasil Penelitian
	terhadap loyalitas pelanggan dengan kepuasan pelanggan sebagai variabel mediasi”	pelanggan		Loyalitas Pelanggan. Selanjutnya adalah Kepuasan Pelanggan memiliki pengaruh yang signifikan terhadap Loyalitas Pelanggan. Sehingga jika melalui pengaruh tidak langsung, <i>Experiential Quality</i> dan Loyalitas Pelanggan melalui Kepuasan Pelanggan menghasilkan hubungan yang positif dan signifikan.
14	Tarigan (2017) “Pengaruh <i>e-service quality</i> pengguna internet banking terhadap <i>customer satisfaction</i> ”	mengetahui pengaruh <i>e-service quality</i> terhadap <i>customer satisfaction</i> dalam penggunaan Internet Banking	PLS	<i>E-Service Quality</i> yang terdiri dari <i>efficiency</i> , <i>ease of use</i> , <i>site aesthetic</i> , dan <i>contact</i> memiliki pengaruh positif dan signifikan terhadap <i>customer satisfaction</i> . Sedangkan <i>fulfillment</i> dan <i>privacy</i> memiliki pengaruh tidak signifikan terhadap <i>customer satisfaction</i> .
15	Govender <i>et al.</i> (2017) “ <i>The relationship between e-CRM and customer loyalty: a Kenyan Commercial Bank case study</i> ”	mengevaluasi pengaruh <i>Electronic Customer Relationship Management</i> (e-CRM) terhadap loyalitas pelanggan	SEM	fitur sebelum layanan, selama layanan dan pasca layanan transaksional, e-CRM memiliki hubungan positif dan signifikan terhadap loyalitas, sehingga meningkatkan praktek e-CRM bisa menjadi alat strategik yang kompetitif untuk memengaruhi hubungan bank dengan pelanggan.
16	Zhang <i>et al.</i> (2018) “ <i>Banking on-the-go:</i>	menyelidiki faktor-faktor yang mempengaruhi adopsi dan keterlibatan	SEM	faktor model penerimaan teknologi tradisional, kegunaan, dan kemudahan

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	<i>examining consumers' adoption of mobile banking services”</i>	konsumen		penggunaan, diidentifikasi sebagai faktor yang efektif dalam mempengaruhi konsumen dalam mengadopsi teknologi seluler untuk layanan perbankan
17	Pradana (2018) “Pengaruh Manajemen Hubungan Pelanggan, Kualitas Pelayanan, Dan Kualitas Pengalaman Terhadap Loyalitas Pelanggan Dengan Kepuasan Pelanggan Sebagai Variabel Intervening”	menentukan pentingnya hubungan antara kualitas dan kualitas pelayanan terhadap pelanggan loyalitas dengan pelanggan kepuasan sebagai variabel intervensi	Analisis regresi	manajemen hubungan pelanggan (1) memiliki efek negatif dan tidak signifikan pada kepuasan pelanggan. (2) kualitas layanan memiliki efek negatif dan tidak signifikan pada kepuasan pelanggan. (3) kualitas pengalaman memiliki dampak positif dan signifikan pada kepuasan pelanggan. (4) kepuasan memiliki efek negatif dan tidak signifikan pada loyalitas pelanggan. (5) <i>Customer Relationship Management</i> memiliki efek negatif dan tidak signifikan pada loyalitas pelanggan. (6) kualitas layanan memiliki pengaruh negatif dan tidak signifikan pada loyalitas pelanggan. (7) kualitas pengalaman memiliki hubungan yang positif dan signifikan untuk loyalitas pelanggan.
18	Fitriana (2018) “Pengaruh E-Marketing dan E-CRM terhadap Loyalitas Nasabah Menggunakan	mengetahui pengaruh e-Marketing dan e-CRM pada BSMnet terhadap e-Loyalty nasabah	Analisis regresi	variabel e-Marketing dan e-CRM berpengaruh positif terhadap e-Loyalty nasabah Bank Syariah Mandiri cabang Pontianak.

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	Internet Banking Bank Syariah Mandiri”			
19	David (2018) “Pengaruh <i>e-service quality</i> terhadap loyalitas pelanggan melalui kepuasan pelanggan pada transportasi online Grab”	mengetahui pengaruh <i>e-service quality</i> terhadap loyalitas pelanggan melalui kepuasan pelanggan pada aplikasi trasnportasi online Grab	PLS	<i>e-service quality</i> berpengaruh positif dan signifikan terhadap kepuasan pelanggan, kepuasan pelanggan berpengaruh positif dan signifikan terhadap loyalitas pelanggan, dan <i>e-service quality</i> berpengaruh positif dan signifikan terhadap loyalitas pelanggan
20	Nobar dan Rostamzadeh (2018) “ <i>The impact of customer satisfaction, customer experience and customer loyalty on brand power: empirical evidence from hotel industry</i> ”	menyelidiki dampak kepuasan pelanggan, pengalaman, dan loyalitas terhadap kekuatan merek di industri perhotelan	Analisis path	ekspektasi pelanggan memiliki pengaruh paling besar terhadap kepuasan pelanggan dengan koefisien jalur sebesar 0,74. Di sisi lain, loyalitas pelanggan, dengan koefisien jalur 0,65, dikenal sebagai faktor yang berpengaruh
21	Shankar dan Jebarajakirthy (2019) “ <i>The influence of e-banking service quality on loyalty</i> ”	menyelidiki secara empirik mekanisme komprehensif yang di moderasi dan di mediasi dalam rangka meningkatkan loyalitas pelanggan pada platform <i>e-banking</i> melalui praktek kualitas layanan <i>e-banking</i> atau <i>E-Banking Servive Quality</i> (EBSQ)	SEM	dimensi EBSQ, keandalan, privasi, dan keamanan meningkatkan loyalitas pelanggan terhadap <i>e-banking</i> . Kepercayaan awal pada <i>e-banking</i> memediasi pengaruh dimensi EBSQ pada loyalitas pelanggan kecuali untuk desain situs web. Efek mediasi dari kepercayaan awal bervariasi antara konsumen yang keterlibatannya tinggi dan rendah. Implikasi

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				praktis penelitian ini adalah membangun basis pelanggan yang loyal merupakan tujuan penting bagi bank, sehingga penting diketahui dimensi EBSQ mana yang harus ditekankan meningkatkan kepercayaan dan loyalitas terhadap layanan e-banking
22	Wu <i>et al.</i> (2019) “What drives experiential loyalty towards the banks? The case of Islamic banks in Indonesia”	mengeksplorasi hubungan struktural antara <i>experiential loyalty</i> dan tujuh variabel yang menjadi pendorongnya, yaitu <i>interaction quality</i> , <i>physical environment quality</i> , <i>outcome quality</i> , <i>affective quality</i> , <i>experiential quality</i> , <i>experiential trust</i> dan <i>experiential satisfaction</i> dalam konteks bank syariah	SEM	<i>interaction quality</i> , <i>physical environment quality</i> dan <i>outcome quality</i> secara positif mempengaruhi <i>experiential quality</i> , yang pada gilirannya, mengarah pada <i>experiential loyalty</i> . Selain itu, <i>experiential trust</i> juga memiliki pengaruh positif pada <i>experiential satisfaction</i> dan <i>experiential trust</i> dan <i>experiential satisfaction</i> merupakan faktor penentu <i>experiential loyalty</i>
23	Alim dan Ozuem (2014) “The influences of e-CRM on customer satisfaction and loyalty in the UK mobile industry”	Menganalisis pengaruh e-CRM terhadap loyalitas pelanggan pada industri ponsel di Inggris, menggunakan merek Vodafone sebagai studi kasus	SEM	Hasil penelitian juga menemukan bahwa e-CRM efektif dalam memperkuat hubungan dengan pelanggan dan mempromosikan pengembangan komunitas virtual yang menarik, yang selanjutnya dapat meningkatkan kepuasan pelanggan.
24	Hammoud <i>et al.</i> (2018) “The Impact of E-	Menguji hubungan antara dimensi <i>E-Banking Service Quality</i> dan kepuasan pelanggan	SEM	Keandalan, efisiensi, dan kemudahan penggunaan; responsif dan komunikasi; dan keamanan dan privasi,

No	Peneliti	Tujuan	Teknik Analisis	Hasil Penelitian
	<i>Banking Service Quality on Customer Satisfaction: Evidence From the Lebanese Banking Sector”</i>	untuk menentukan dimensi mana yang berpotensi memiliki pengaruh paling kuat terhadap kepuasan pelanggan		semuanya memiliki dampak signifikan terhadap kepuasan pelanggan, dengan keandalan menjadi dimensi dengan dampak terkuat. E-Banking telah menjadi salah satu layanan perbankan penting yang dapat, jika diimplementasikan dengan benar, mampu meningkatkan kepuasan pelanggan, dan memberikan keunggulan kompetitif bagi bank.
25	Kampani dan Jhamb (2020) "Analyzing the role of e-CRM in managing customer relations: a critical review of the literature"	Mengeksplorasi konsep e-CRM dan berbagai strateginya dalam merancang praktik dan aplikasinya untuk membangun hubungan pelanggan melalui tinjauan literatur	Meta analysis	Studi ini membawa implikasi yang kuat karena mengidentifikasi peran strategis manajemen hubungan pelanggan (e-CRM) dalam memberikan dukungan yang disesuaikan dengan kebutuhan pelanggan.
26	Rashwan <i>et al.</i> (2019) “The impact of the E-CRM (expected security and convenience of website design) on E-loyalty field study on commercial banks”	Menyelidiki hubungan mikro antara E-CRM dan loyalitas pelanggan, melalui kepuasan perbankan sebagai variabel mediator	SEM	Adanya korelasi yang signifikan antara dimensi E-CRM (keamanan yang diharapkan) dan niat mengulangi <i>e-dealing</i> dan memberikan kata-kata positif pelanggan kepada orang lain, korelasi yang signifikan juga ditemukan antara kenyamanan desain situs web dan memberikan kata-kata positif pelanggan kepada orang lain, tidak ada hubungan yang signifikan antara kenyamanan desain situs web dan niat

No	Peneliti	Tujuan	Teknik Analisis	Hasil Penelitian
				<p>pengulangan <i>e-dealing</i>. Kepuasan perbankan tidak memainkan peran sebagai mediator dalam mempengaruhi hubungan antara dimensi E-CRM (keamanan yang diharapkan) dan memberikan kata-kata positif kepada orang lain, dan niat untuk mengulangi transaksi elektronik.</p>
27	<p>Timothy <i>et al.</i> (2017)</p> <p>“Exploring the <i>e-CRM – e-customer-e-loyalty nexus: a Kenyan commercial bank case study</i>”</p>	Mengeksplorasi hubungan antara e-CRM dan loyalitas pelanggan elektronik (<i>e-loyalty</i>) di sektor perbankan	SEM	<p>Ada hubungan positif antara <i>e-CRM</i> dan <i>e-loyalty</i>. Fitur e-CRM di ketiga tahap siklus transaksi elektronik yaitu pralayanan, selama-layanan dan setelah-layanan, secara signifikan mempengaruhi loyalitas pelanggan elektronik di sektor perbankan. Dengan demikian, untuk memanfaatkan berbagai manfaat yang berasal dari penggunaan e-CRM, diperlukan tinjauan dan peningkatan strategi pemasaran yang berkelanjutan, sehingga untuk mencapai loyalitas pelanggan secara khusus, pada tahap pasca-layanan.</p>
28	<p>Zatalini dan Pamungkas (2017)</p> <p>“Exploring the success factors of <i>e-CRM implementation on B2C e-commerce</i>, <i>Business to Consumer</i></p>	Mengetahui faktor-faktor yang mempengaruhi pencapaian kepuasan pelanggan yang ada di industri <i>e-commerce</i> , <i>Business to Consumer</i>	Studi literatur	Berdasarkan tinjauan literatur, penulis membuat model penelitian tentang faktor-faktor ini, yaitu akses informasi, layanan, keamanan dan kepercayaan

No	Peneliti	Tujuan	Teknik Analisis	Hasil Penelitian
	<i>satisfaction and loyalty a conceptual framework”</i>	(B2C) pada khususnya, sehingga pelanggan akan loyal.		yang secara signifikan mempengaruhi pencapaian kepuasan pelanggan. Pencapaian kepuasan pelanggan akan meningkatkan loyalitas pelanggan maka akan berdampak pada peningkatan penjualan dan laba perusahaan.

LAMPIRAN 2. KUESIONER PENELITIAN

KUISONER PENELITIAN

E-BANKING SERVICE QUALITY, E-CUSTOMER RELATIONSHIP MANAGEMENT, DAN EXPERIENTAL QUALITY TERHADAP CUSTOMER TRUST, CUSTOMER SATISFACTION, DAN CUSTOMER LOYALTY PADA BANK JATIM

SCREENING

1. Saya merupakan nasabah Bank Jatim

<input type="checkbox"/> Ya	□ Tidak (cukup sampai sini, terima kasih)
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2. Saya telah terdaftar pada layanan *mobile banking* Bank Jatim

<input type="checkbox"/> Ya	□ Tidak (cukup sampai sini, terima kasih)
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3. Saya menggunakan layanan *mobile banking* Bank Jatim dalam sebulan terakhir

<input type="checkbox"/> Ya	□ Tidak (cukup sampai sini, terima kasih)
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PROFIL RESPONDEN

- 1) Usia : tahun
- 2) Jenis Kelamin : Laki-Laki Perempuan
- 3) Pendidikan : SMA Diploma/Sarjana Magister Doktor
- 4) Pekerjaan : pelajar/mahasiswa ASN/TNI/Polri
 wiraswasta karyawan swasta
- 5) Menjadi nasabah : ≤ 2 tahun 3-4 tahun 5-6 tahun
 7-8 tahun 9-10 tahun di atas 10 tahun

PENILAIAN NASABAH PADA SETIAP VARIABEL

A. E-BANKING SERVICE QUALITY

Efficiency

1. Aplikasi *mobile banking* Bank Jatim mudah diakses

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

2. Aplikasi *mobile banking* Bank Jatim mudah digunakan

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Reliability

3. Aplikasi *mobile banking* Bank Jatim secara fungsional, berfungsi sangat baik

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|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

4. Aplikasi *mobile banking* Bank Jatim mampu memberikan informasi yang akurat kepada nasabah

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Responsiveness

5. Aplikasi *mobile banking* Bank Jatim mampu memberikan notifikasi yang cepat apabila ada kesalahan dalam transaksi

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

6. Aplikasi *mobile banking* Bank Jatim mampu memberikan informasi yang cepat kepada nasabah

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Fullfillment

7. Aplikasi *mobile banking* Bank Jatim memberikan pelayanan transaksi perbankan yang cepat
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|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |
8. Aplikasi *mobile banking* Bank Jatim mampu menyelesaikan pelayanan sesuai dengan waktu yang dijanjikan
- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |

Privacy

9. Sistem yang ada di *mobile banking* Bank Jatim mampu menjamin kerahasiaan data-data nasabah
- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |
10. Nasabah yakin Bank Jatim tidak akan menyebarluaskan data-data nasabah kepada pihak luar
- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |

B. E-CUSTOMER RELATIONSHIP MANAGEMENT

People

11. Aplikasi *Mobile Banking* Bank Jatim mampu memberikan sentuhan-sentuhan yang bersifat pribadi yang mampu memberikan kenyamanan kepada nasabah
- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |

12. Karyawan Bank Jatim proaktif untuk lebih mengenal kebutuhan nasabahnya lebih dalam agar dapat lebih memuaskan nasabah, melalui *chat online* atau media sosial

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Process

13. Struktur pelayanan *online* yang ada di Bank Jatim cukup efektif

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

14. Aplikasi *mobile banking* Bank Jatim sangat memperhatikan aspek kualitas pelayanan kepada nasabah

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Technology

15. Teknologi *mobile banking* Bank Jatim sangat bermanfaat dalam mempercepat pelayanan kepada nasabah

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

16. Teknologi *mobile banking* Bank Jatim mampu mengoptimalkan proses interaksi antara karyawan dan nasabah, sehingga terjaga hubungan baik antara Bank Jatim dengan nasabahnya.

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

C. EXPERIENTAL QUALITY

Sense

17. Tampilan gedung Bank Jatim secara fisik cukup baik

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup
setuju | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

18. Tampilan aplikasi *Mobile Banking* Bank Jatim cukup menarik

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup
setuju | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Feel

19. Saya senang berinteraksi dengan Bank Jatim melalui layanan *Mobile Banking*-nya

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup
setuju | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

20. Terlihat dari aplikasi *Mobile Banking*-nya, saya merasakan bahwa Bank Jatim merupakan bank yang memiliki reputasi yang baik

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup
setuju | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Think

21. Saya memiliki pengalaman yang menyenangkan selama berinteraksi dengan aplikasi *Mobile Banking* Bank Jatim

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup
setuju | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

22. Bank Jatim mampu memecahkan setiap permasalahan yang saya hadapi

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup
setuju | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Act

23. Saya tertarik untuk menggunakan fitur-fitur layanan terbaru yang disediakan Bank Jatim
- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| | | setuju | | |
24. Layanan perbankan yang disediakan Bank Jatim mampu memenuhi perkembangan gaya hidup saya
- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| | | setuju | | |

Relate

25. Dengan menjadi nasabah Bank Jatim, saya merasa mudah diterima di banyak instansi/lembaga, karena sama-sama menggunakan Bank Jatim
- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| | | setuju | | |
26. Layanan perbankan Bank Jatim bisa diterima secara luas
- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| | | setuju | | |

D. CUSTOMER TRUST***Integrity***

27. Karyawan Bank Jatim memberikan pelayanan dengan jujur
- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| | | setuju | | |
28. Informasi yang disampaikan Bank Jatim adalah apa adanya
- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| | | setuju | | |

Competence

29. Karyawan Bank Jatim mau mendengarkan nasabah dengan baik

- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |

30. Interaksi yang terjadi antara Bank Jatim dan nasabah cukup baik, sehingga menumbuhkan kepercayaan

- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |

Consistency

31. Saya merasa Bank Jatim dalam jangka waktu yang lama, merupakan bank yang masih dapat dipercaya

- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |

32. Bank Jatim merupakan bank yang mampu menangani dengan baik setiap situasi yang mungkin tidak diharapkan

- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |

Secrecy

33. Saya merasa aman menggunakan layanan perbankan di Bank Jatim

- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |

34. Bank Jatim mampu melindungi nasabahnya dari hal-hal yang mungkin bisa mengancam

- | | | | | |
|---------------------------------|--------------------------------|----------------------------------|---------------------------------|---------------------------------|
| <input type="checkbox"/> Sangat | <input type="checkbox"/> Tidak | <input type="checkbox"/> Netral/ | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat |
| tidak | setuju | cukup | | setuju |
| setuju | | setuju | | |

Openness

35. Saya merasa Bank Jatim bersedia memberikan informasi yang dibutuhkan nasabah
- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

36. Saya merasa Bank Jatim terbuka kepada nasabah dengan menyampaikan informasi apa adanya
- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

E. CUSTOMER SATISFACTION

Overall satisfaction

37. Secara keseluruhan, saya puas dengan pelayanan karyawan Bank Jatim
- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|
38. Secara keseluruhan, saya puas setelah menggunakan aplikasi *mobile banking* Bank Jatim
- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Confirmation of expectations

39. Kualitas pelayanan karyawan Bank Jatim sesuai harapan nasabah
- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|
40. Kualitas pelayanan aplikasi *mobile banking* Bank Jatim sesuai dengan kebutuhan nasabah
- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Comparison to ideal

41. Kinerja pelayanan karyawan Bank Jatim menurut saya sudah ideal

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

42. Kinerja pelayanan aplikasi *mobile banking* Bank Jatim menurut saya sudah ideal

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

F. CUSTOMER LOYALTY

Regular repeat purchase

43. Saya akan terus melakukan menggunakan jasa perbankan Bank Jatim

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

44. Saya akan terus melakukan transaksi secara teratur di aplikasi *Mobile Banking* Bank Jatim

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Purchases across product and service lines

45. Saya tertarik untuk mencoba beberapa layanan perbankan Bank Jatim, yang belum saya miliki

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Refers others

46. Saya bersedia merekomendasikan Bank Jatim kepada orang lain

- | | | | | |
|--|--|---|---------------------------------|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---------------------------------|---|

Demonstrates in immunity to the pull of the competition

47. Saya akan tetap menjadi nasabah Bank Jatim

- | | | | | |
|--|--|---|---|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju
setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---|---|

48. Saya agak susah apabila harus berpindah dari Bank Jatim ke bank lain

- | | | | | |
|--|--|---|---|---|
| <input type="checkbox"/> Sangat
tidak
setuju | <input type="checkbox"/> Tidak
setuju | <input type="checkbox"/> Netral/
cukup | <input type="checkbox"/> Setuju
setuju | <input type="checkbox"/> Sangat
setuju |
|--|--|---|---|---|

LAMPIRAN 5. SKOR INDIKATOR PADA SETIAP VARIABEL (KONVERSI KE SKALA INTERVAL DENGAN METHOD OF SUCCESSIVE INTERVAL / MSI)

No	E-Banking Service Quality (X1)					E-Customer Relationship Management (X2)			Experiential Quality (X3)					Customer Trust (Z1)					Customer Satisfaction (Z2)			Customer Loyalty (Y)			
	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X3.4	X3.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z2.1	Z2.2	Z2.3	Y.1	Y.2	Y.3	Y.4
1	3,113	3,110	1,623	1,658	2,931	2,953	2,252	3,187	1,669	3,613	2,884	2,864	2,295	3,740	3,077	2,978	2,196	2,377	3,005	3,045	2,352	2,352	2,283	2,253	2,785
2	1,000	1,736	1,000	1,000	1,000	3,664	2,792	3,195	2,265	2,287	1,616	2,864	1,689	3,043	2,376	2,410	1,629	3,092	2,306	1,686	2,352	1,000	1,000	1,000	1,000
3	2,398	3,110	1,634	3,009	2,989	2,322	2,792	2,611	2,265	2,908	2,237	2,328	2,869	2,347	2,376	2,978	2,196	2,377	1,683	2,347	3,037	3,051	3,552	1,000	2,785
4	1,000	1,000	1,000	1,000	1,000	1,000	1,613	1,000	2,891	2,992	2,263	2,929	2,295	2,347	1,693	2,337	1,000	2,431	1,683	1,000	1,000	1,000	2,283	1,000	2,235
5	2,398	1,736	1,623	2,325	2,293	3,664	3,414	2,611	1,000	1,671	1,000	1,000	1,000	3,044	3,080	3,045	1,568	2,377	2,306	1,686	2,352	1,666	1,000	1,000	3,479
6	1,721	3,110	2,876	2,325	2,989	1,708	1,000	1,646	1,669	2,376	1,648	2,255	2,295	3,044	3,780	2,337	2,138	2,377	1,683	1,661	2,352	2,352	1,000	1,000	2,119
7	2,398	1,736	1,634	3,009	2,293	2,322	2,792	3,771	2,891	2,992	2,263	2,929	2,983	3,044	3,080	3,045	2,821	1,661	3,645	3,720	3,726	1,666	2,283	2,253	4,092
8	3,088	3,110	2,257	3,694	3,626	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	2,347	2,376	2,410	1,000	2,377	2,306	3,022	1,679	3,052	2,283	1,000	2,785
9	1,721	1,736	1,634	2,325	1,679	1,000	1,613	3,187	2,891	2,287	2,911	2,929	1,689	3,740	2,376	1,702	2,196	3,092	1,683	2,347	2,352	2,352	2,283	1,000	2,929
10	3,088	2,377	2,876	1,658	2,293	2,322	1,613	2,221	2,948	2,992	2,263	1,000	2,295	1,667	1,000	1,000	1,000	1,000	1,683	1,661	3,042	3,052	1,000	1,000	2,119
11	3,113	3,032	2,905	2,325	1,614	2,953	2,153	3,771	3,574	3,613	3,532	3,537	3,557	3,044	3,077	2,410	1,629	3,092	3,645	3,720	2,352	3,751	3,552	2,253	3,479
12	3,804	3,766	2,281	2,325	2,293	3,664	3,992	4,380	2,265	2,287	2,263	2,255	1,689	3,043	3,780	1,635	1,629	3,092	2,946	2,347	3,726	3,751	2,283	2,253	2,929
13	3,804	3,110	1,623	1,658	2,931	1,708	2,792	3,187	1,596	2,908	2,884	1,600	1,000	3,740	3,077	2,410	2,196	3,092	2,946	1,686	1,679	2,352	2,283	2,253	3,479
14	2,367	1,736	2,257	3,009	3,626	3,034	1,613	3,187	2,948	2,992	2,263	3,537	2,295	1,667	2,376	1,702	1,000	2,431	2,946	2,347	3,726	1,666	1,000	1,000	3,398
15	3,804	3,032	2,257	3,694	1,679	1,708	1,613	1,646	2,222	2,376	1,648	1,655	2,295	3,740	2,376	2,276	2,196	3,092	3,645	2,347	3,037	2,352	2,283	3,469	2,235
16	3,088	1,000	1,634	3,009	2,293	1,614	3,414	3,195	1,669	2,992	2,263	1,000	1,689	3,043	3,077	2,337	1,568	3,053	2,946	1,661	2,352	3,751	3,552	2,253	2,785
17	3,088	3,110	2,281	2,325	2,293	1,708	1,000	1,646	1,669	2,992	2,911	3,537	1,606	3,044	2,376	3,686	2,196	2,377	1,683	3,022	2,352	3,052	3,552	2,253	3,479
18	2,398	3,110	1,623	2,325	2,931	3,034	3,414	2,137	2,222	2,992	2,263	1,655	2,295	3,043	2,387	2,337	2,821	2,377	1,683	3,045	3,042	2,352	3,552	2,253	2,785
19	2,398	3,110	2,257	2,325	2,989	1,708	3,992	2,712	1,596	1,671	1,648	1,655	1,689	3,043	3,080	2,978	2,196	3,092	2,946	1,686	3,037	3,051	2,283	2,253	2,235
20	1,677	2,377	1,634	2,325	2,374	2,245	2,153	3,771	2,948	2,376	1,648	2,255	2,377	3,043	3,077	2,337	2,254	3,053	3,005	2,347	3,037	3,751	1,000	2,253	2,785
21	2,398	3,110	2,257	2,325	2,989	1,708	3,370	3,796	2,265	2,992	2,263	2,929	2,983	3,740	3,780	3,686	2,767	3,768	3,645	3,720	3,726	2,352	1,000	1,000	2,785
22	3,804	3,110	2,281	2,325	2,293	3,034	2,252	2,712	2,265	2,376	1,648	2,864	2,377	3,740	3,080	3,686	2,767	2,431	2,306	3,022	3,037	2,365	2,283	2,253	2,785
23	1,721	2,377	2,876	3,010	2,293	1,708	1,000	1,000	1,669	2,992	1,616	1,655	2,295	1,681	3,080	2,337	1,568	3,092	3,645	2,347	1,679	3,751	2,283	2,253	2,929
24	3,113	1,736	2,876	2,325	2,989	2,322	2,874	3,771	1,669	3,613	2,884	2,328	2,869	2,347	2,376	1,702	1,000	2,377	3,005	2,347	1,674	3,052	2,283	2,253	3,479
25	3,113	3,110	1,634	3,010	1,679	3,034	2,252	2,712	2,891	2,287	2,263	1,655	1,000	3,043	3,780	2,337	2,196	3,053	3,645	3,720	3,726	2,352	1,000	1,000	2,235
26	2,398	1,641	1,623	3,010	2,989	2,322	1,613	3,187	2,948	3,613	3,532	2,255	2,295	2,347	2,387	2,978	2,196	2,377	3,645	3,720	3,726	2,352	2,283	1,000	2,235
27	1,721	3,032	2,257	3,010	3,626	2,322	1,613	3,187	3,574	3,613	3,532	3,537	3,557	3,740	3,780	3,686	3,392	3,768	3,645	3,720	3,726	3,751	2,283	1,000	2,785
28	3,088	3,110	2,281	3,010	2,293	2,322	2,252	3,187	3,574	2,908	3,532	2,929	2,869	3,740	3,080	3,686	2,196	2,377	3,645	3,720	3,726	3,052	3,552	1,000	3,479
29	3,088	3,110	2,876	3,010	2,293	1,708	2,153	3,187	3,574	2,992	2,263	2,255	2,295	2,347	1,693	3,045	1,629	3,768	3,206	2,347	3,726	3,751	3,552	2,253	2,785
30	2,398	3,032	2,905	3,009	2,931	2,322	1,000	2,137	2,948	2,287	2,263	2,328	2,869	3,740	3,080	2,337	1,629	2,431	2,306	1,000	3,042	3,051	1,000	1,000	2,235
31	3,088	3,766	2,257	3,694	2,989	2,322	2,153	3,771	2,948	2,992	2,263	2,864	1,000	1,000	2,376	3,045	1,000	2,377	2,306	2,384	2,352	2,283	1,000	2,785	
32	2,398	3,032	1,634	3,694	2,293	2,322	2,252	2,221	2,948	2,287	2,263	2,929	2,295	1,667	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
33	3,804	3,110	3,523	3,010	2,931	3,034	2,792	3,187	1,000	2,287	2,263	1,000	2,377	3,740	2,376	3,045	2,767	2,377	3,645	3,720	3,726	2,352	2,283	1,000	2,235
34	2,367	2,377	2,257	3,009	3,626	3,664	3,370	3,796	2,948	1,000	1,648	2,255	2,295	2,347	2,376	2,337	1,000	3,053	2,946	3,045	3,751	2,283	1,000	2,929	
35	3,088	1,736	2,905	3,010	2,293	1,708	1,000	1,646	2,891	2,992	1,616	2,929	2,869	1,681	3,780	2,337	1,000	1,716	1,683	3,022	3,037	3,051	3,552	2,253	2,929
36	3,088	3,032	2,242	2,325	2,293	2,322	1,613	2,221	2,265	2,992	2,263	2,255	1,606	1,667	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
37	3,088	2,377	2,876	3,010	2,931	1,614	3,370	3,321	2,891	3,613	2,237	1,655	2,869	2,347	2,376	1,702	1,000	2,377	3,005	3,720	2,352	3,751	2,283	2,253	3,479
38	3,113	3,766	3,523	3,694	3,626	3,034	2,874	2,611	1,669	2,287	2,911	3,537	2,377	2,347	2,376	2,978	1,000	1,716	3,005	2,347	2,352	3,751	2,283	2,253	2,235
39	2,367	3,110	2,281	2,325	2,989	3,034	3,370	2,712	2,948	2,908	3,532	2,255	2,180	2,347	1,693	3,045</td									

No	E-Banking Service Quality (X1)					E-Customer Relationship Management (X2)			Experiential Quality (X3)					Customer Trust (Z1)					Customer Satisfaction (Z2)			Customer Loyalty (Y)			
	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X3.4	X3.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z2.1	Z2.2	Z2.3	Y.1	Y.2	Y.3	Y.4
40	3,088	3,766	3,523	3,694	2,374	3,664	2,792	3,796	1,669	1,671	1,000	1,655	1,000	2,347	3,077	2,978	1,629	2,377	2,306	2,347	3,726	2,352	3,552	2,253	3,479
41	1,721	2,377	1,634	2,325	2,252	1,614	2,252	3,796	2,948	1,671	1,000	2,209	2,295	3,044	2,387	3,686	1,629	2,377	3,005	3,720	2,352	3,051	2,283	1,000	2,785
42	3,088	1,736	2,281	2,325	1,679	3,664	2,792	2,712	3,574	3,613	3,532	3,537	3,557	3,043	3,077	2,337	3,392	1,716	2,946	3,720	2,352	2,352	3,552	2,253	2,235
43	1,677	2,377	2,876	3,009	1,679	1,000	3,414	2,137	1,596	2,376	1,648	2,255	1,000	3,740	3,080	3,045	2,196	2,337	2,946	2,347	2,352	3,051	2,283	1,000	3,479
44	3,088	2,377	2,242	1,668	2,931	3,034	2,153	3,195	2,891	2,287	2,263	2,209	2,295	2,347	3,077	1,702	1,000	2,337	2,946	1,661	3,037	3,052	1,000	2,253	2,785
45	2,437	2,377	3,523	2,325	2,931	2,322	2,153	2,137	2,891	1,671	1,648	3,537	2,295	2,347	2,376	2,978	2,196	2,377	2,946	3,045	3,037	3,751	3,552	2,253	3,479
46	2,398	2,377	2,257	3,009	2,293	2,322	1,613	1,646	1,596	2,287	2,263	2,255	2,295	2,347	3,077	3,686	1,629	2,377	3,005	3,720	2,352	3,751	2,283	1,000	3,479
47	2,398	2,377	1,000	3,009	1,614	2,322	2,731	2,137	2,265	1,671	1,648	2,864	1,689	1,667	1,000	1,000	1,000	2,377	1,000	1,000	1,000	1,000	1,000	1,000	1,000
48	3,804	3,766	3,523	3,694	3,626	3,664	3,992	4,380	1,669	2,908	2,884	3,537	2,295	3,740	2,376	1,702	3,392	3,092	3,005	2,347	2,352	3,052	3,552	3,469	3,398
49	3,088	1,736	2,905	1,668	2,293	2,953	2,874	2,611	3,574	3,613	2,884	2,864	2,869	3,043	3,780	2,337	1,629	2,377	3,005	2,347	2,352	2,352	1,000	1,000	3,479
50	3,088	2,377	2,257	3,010	2,989	2,322	2,252	3,187	2,265	2,992	2,263	2,328	1,689	2,347	2,376	3,045	2,196	3,053	3,645	3,720	3,042	3,052	1,000	3,469	2,785
51	3,804	2,377	1,634	2,325	2,252	3,664	3,992	4,380	2,948	2,908	2,884	2,255	1,689	2,347	3,080	1,702	2,767	3,092	1,622	3,045	1,674	3,051	3,552	2,253	2,235
52	2,398	3,110	2,257	2,325	2,252	3,664	2,792	3,796	1,669	2,908	3,532	1,655	1,689	2,347	3,080	3,686	2,196	1,661	3,005	2,347	2,352	3,052	2,283	2,253	1,568
53	2,398	2,469	3,523	2,325	2,293	1,708	2,731	2,712	2,948	2,287	2,263	2,929	2,180	2,347	1,684	1,702	1,000	3,768	2,946	2,347	3,726	2,352	3,552	3,469	2,785
54	2,437	1,736	2,905	2,325	2,293	3,034	3,414	3,771	2,948	2,992	2,911	2,929	2,377	3,044	2,376	2,337	2,767	2,431	3,645	2,347	2,352	3,751	3,552	3,469	2,929
55	2,398	2,377	2,257	2,325	2,252	3,664	2,252	2,712	2,891	2,287	2,263	2,255	2,295	1,667	2,376	2,337	1,000	1,661	1,683	3,045	2,352	2,352	2,283	2,253	2,929
56	1,000	1,000	1,000	1,000	1,000	1,708	2,153	3,796	2,265	2,376	1,000	3,537	2,295	2,347	2,376	1,702	2,254	3,053	1,000	1,000	2,352	1,000	1,000	2,235	
57	1,000	1,736	1,000	1,000	1,000	2,419	2,792	2,137	2,891	2,992	2,263	2,929	1,689	1,000	2,376	2,337	1,000	1,661	2,383	3,022	2,352	3,051	2,283	1,000	2,785
58	3,113	3,110	1,623	3,694	2,293	1,708	3,370	3,771	2,891	3,613	2,237	3,537	2,295	3,043	2,376	2,978	1,629	2,377	1,000	1,000	2,352	2,283	1,000	4,092	
59	3,113	3,110	2,257	3,010	2,293	2,322	1,613	1,646	2,891	3,613	2,237	1,600	2,295	2,347	3,077	2,337	2,196	1,716	2,306	2,384	3,037	3,751	2,283	2,253	2,929
60	3,088	2,377	1,623	2,325	3,626	2,322	2,874	3,187	3,574	2,287	2,263	2,255	2,295	1,000	1,000	1,000	1,000	1,000	2,306	1,686	1,674	1,000	1,000	1,000	
61	2,398	1,736	1,000	1,658	1,000	3,664	2,153	2,611	2,891	1,671	2,295	2,209	2,295	2,347	2,376	1,702	1,000	2,377	3,005	2,347	2,352	3,051	1,000	3,469	3,479
62	2,398	2,377	2,876	3,010	2,293	2,953	2,153	2,712	2,948	2,287	2,263	2,864	2,983	3,740	3,780	3,045	3,392	3,053	3,005	2,347	3,726	3,052	1,000	2,253	2,235
63	2,398	2,469	2,876	1,668	2,931	1,708	1,613	3,321	2,265	2,992	2,911	2,255	2,295	2,347	2,376	3,045	2,821	3,768	3,005	2,347	3,726	3,751	2,283	2,253	3,479
64	3,113	3,766	1,623	2,325	2,293	2,322	2,792	2,611	1,000	1,000	1,000	1,000	1,000	2,347	2,376	2,978	2,196	2,377	2,383	2,347	2,352	3,751	2,283	2,253	2,929
65	3,088	3,110	2,905	3,009	2,374	2,322	2,252	3,796	3,574	3,613	2,884	3,537	2,983	3,044	3,077	3,686	2,196	1,661	3,645	3,720	3,726	2,352	2,283	1,000	3,398
66	3,804	3,110	2,257	3,694	2,293	3,034	2,252	3,187	2,265	2,992	2,263	2,328	2,983	3,044	3,080	3,045	2,196	3,092	2,306	3,045	3,042	3,751	2,283	2,253	4,092
67	2,398	2,469	2,257	3,010	2,293	2,322	2,252	2,712	2,265	2,992	2,263	1,655	2,295	3,043	2,376	1,702	2,821	3,768	2,262	2,347	1,679	1,685	3,552	2,253	2,235
68	2,398	3,110	2,281	3,010	1,679	3,664	2,792	2,712	2,352	2,908	2,884	1,655	2,295	1,667	3,080	3,045	1,629	3,053	2,383	3,045	2,352	2,352	1,000	1,000	1,667
69	2,398	1,736	2,905	3,010	2,931	2,953	2,792	2,712	2,891	2,992	1,616	2,929	1,689	3,043	2,376	2,337	2,254	2,377	2,306	2,384	2,352	2,352	2,283	2,253	2,785
70	1,677	3,110	2,257	2,325	2,931	3,664	2,792	3,796	2,891	1,671	1,648	1,000	1,689	2,347	2,376	3,045	1,000	3,092	2,306	2,347	2,352	3,052	3,552	2,253	3,479
71	2,398	3,032	2,905	2,325	2,252	3,034	3,414	3,187	2,265	2,376	2,295	1,655	2,983	2,347	2,376	1,702	1,000	2,377	3,005	2,347	3,042	3,051	2,283	3,469	2,929
72	3,804	3,032	2,876	3,010	2,931	3,034	2,792	4,380	2,891	1,000	1,648	2,864	2,295	3,740	3,780	3,686	3,392	3,768	3,645	3,720	3,726	3,051	3,552	2,253	2,732
73	2,437	3,110	2,905	3,010	2,989	2,953	2,792	3,187	2,265	1,671	1,648	2,929	2,983	3,740	3,080	3,045	3,392	3,053	1,683	3,022	3,042	3,051	1,000	1,000	2,119
74	2,398	1,736	1,000	2,325	1,679	2,953	2,792	4,380	2,891	2,287	2,911	2,864	3,557	3,044	2,376	2,978	1,629	2,431	2,306	2,347	3,037	3,051	2,283	3,469	2,785
75	3,088	3,110	2,905	3,009	3,626	2,953	2,874	2,611	2,352	2,908	3,532	3,537	3,557	1,681	3,080	2,337	2,196	2,377	3,645	3,720	3,726	3,751	2,283	2,253	2,929
76	3,113	3,766	2,905	3,694	2,989	1,708	2,731	2,712	2,265	2,376	2,295	2,255	1,000	3,043	3,780	3,045	2,196	2,377	3,005	2,347	1,679	3,052	2,283	2,253	2,785
77	1,721	1,000	2,257	1,668	1,679	2,953	2,731	2,611	1,000	1,000	1,000	1,000	1,000	2,347	1,684	1,702	1,000	1,716	1,000	2,347	1,674	1,666	1,000	1,000	1,667
78	3,804	3,766	2,257	3,694	2,989	3,034	3,414	2,611	2,948	2,287	2,263	1,600	2,377	3,043	3,077	2,337	2,196	3,768	3,005	3,045	3,037	3,051	3,552	2,253	

No	E-Banking Service Quality (X1)					E-Customer Relationship Management (X2)			Experiential Quality (X3)						Customer Trust (Z1)					Customer Satisfaction (Z2)			Customer Loyalty (Y)			
	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X3.4	X3.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z2.1	Z2.2	Z2.3	Y.1	Y.2	Y.3	Y.4	
81	1,677	2,377	2,281	3,694	2,293	2,419	2,792	3,187	2,891	2,992	2,263	2,929	2,295	1,667	3,080	2,337	1,568	2,377	2,306	2,347	3,037	3,052	2,283	3,469	3,479	
82	1,721	3,766	2,257	2,325	2,293	1,708	1,000	1,000	2,265	2,287	2,263	2,209	2,295	3,740	1,684	1,702	2,196	2,377	2,306	2,336	1,674	1,685	2,283	1,000	1,568	
83	3,804	3,766	2,905	3,010	2,989	3,664	3,370	2,611	2,265	2,287	1,616	2,255	1,606	2,347	2,376	2,978	1,629	3,053	3,645	3,720	3,042	3,751	2,283	2,253	3,479	
84	2,398	3,110	2,257	2,325	2,989	2,322	2,792	3,321	3,574	3,613	3,532	3,537	3,557	3,044	2,387	2,337	2,196	3,768	3,645	3,720	2,352	3,751	3,552	3,469	4,092	
85	2,398	1,736	2,905	3,694	2,374	2,322	2,252	3,796	1,000	1,000	1,000	1,000	1,000	3,044	3,080	3,045	2,821	2,377	2,306	3,022	3,042	3,051	2,283	2,253	2,785	
86	2,398	3,110	2,257	2,352	2,989	2,322	3,414	3,187	1,669	1,671	2,295	2,255	3,557	2,347	2,376	3,045	1,000	3,092	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
87	1,000	1,000	1,000	1,000	1,000	1,708	1,000	1,000	1,671	1,000	1,000	1,000	1,000	2,347	2,376	2,337	1,629	2,431	1,622	2,347	1,000	3,052	1,000	2,253	2,235	
88	2,437	3,032	2,876	2,325	1,679	2,322	2,792	2,221	2,265	2,992	2,911	2,864	1,689	3,044	3,080	2,337	1,568	2,431	2,946	3,022	2,352	3,052	1,000	1,000	2,785	
89	3,113	3,110	2,281	1,658	2,293	2,953	2,252	2,611	3,574	2,287	2,263	3,537	2,869	3,740	3,080	2,410	2,196	2,377	3,005	3,045	1,679	3,051	2,283	2,253	2,235	
90	3,113	3,766	3,523	3,694	3,626	2,953	2,874	3,796	2,948	2,908	2,884	2,255	2,295	3,044	3,077	2,410	1,568	2,377	2,383	2,347	2,352	3,751	3,552	2,253	3,479	
91	2,437	3,032	1,623	3,010	2,293	3,034	2,153	3,187	3,574	2,287	2,911	2,864	2,983	3,740	3,080	2,978	2,196	1,716	1,622	3,045	3,042	3,052	2,283	2,253	2,785	
92	3,088	2,469	2,905	2,325	2,293	2,953	3,414	3,195	1,669	1,616	2,263	1,600	2,295	2,347	1,684	2,978	2,196	2,377	2,946	3,720	2,352	3,751	2,283	2,253	2,235	
93	2,398	3,766	2,876	3,009	2,293	1,614	1,613	3,796	1,596	2,992	2,911	2,255	2,295	1,667	2,376	3,686	1,000	3,092	2,946	3,045	3,042	2,352	1,000	1,000	1,667	
94	2,398	3,110	2,242	2,325	2,989	1,708	1,000	1,646	1,000	1,671	1,000	1,655	1,000	2,347	3,780	3,045	1,629	2,431	3,645	2,347	3,037	3,751	2,283	3,469	3,398	
95	3,088	3,766	3,523	3,694	2,293	2,953	3,370	3,195	2,265	2,992	2,911	1,600	2,983	2,347	2,376	2,337	2,767	3,053	3,005	2,347	2,352	3,751	1,000	3,469	3,479	
96	1,721	2,377	1,623	3,009	2,293	1,708	1,000	1,646	2,891	1,671	1,648	2,864	2,295	3,044	2,376	2,337	2,767	2,377	2,306	3,045	3,042	3,051	2,283	2,253	2,235	
97	3,804	3,766	3,523	3,694	3,626	3,664	3,370	3,796	2,891	2,287	2,263	3,537	2,377	3,740	3,780	3,686	2,767	3,768	2,946	2,347	2,358	2,352	2,283	3,469	2,785	
98	3,113	2,377	1,000	2,325	2,931	1,614	3,370	2,712	2,948	3,613	2,884	2,929	2,295	3,043	3,780	1,635	2,196	2,377	1,622	3,022	3,042	2,352	1,000	1,000	1,667	
99	3,804	3,766	3,523	3,694	3,626	1,000	2,153	2,137	2,948	2,287	2,263	1,655	2,295	3,044	2,376	2,337	2,196	1,716	3,645	3,720	3,726	2,352	3,552	2,253	2,119	
100	3,804	3,766	3,523	3,694	3,626	2,953	2,252	2,137	2,222	1,616	2,263	1,655	1,606	2,347	2,376	2,978	2,821	3,053	3,645	3,720	3,726	3,751	1,000	3,469	2,785	
101	1,677	1,736	1,000	1,658	1,000	1,708	2,153	3,321	2,948	1,000	1,648	2,255	1,000	2,347	1,000	1,702	1,000	1,716	1,683	2,347	3,726	3,051	2,283	2,253	2,235	
102	2,398	2,377	2,876	1,658	2,293	1,614	1,613	3,771	3,574	2,992	2,263	3,537	2,295	1,667	2,376	1,635	1,000	2,377	2,306	3,045	3,037	3,052	2,283	2,253	2,929	
103	2,398	1,736	2,905	2,325	1,679	2,322	2,792	3,187	2,948	3,613	2,884	2,864	2,180	3,740	2,376	2,337	3,392	1,716	2,306	2,347	3,726	3,052	2,283	3,469	3,398	
104	2,398	3,032	2,242	3,010	1,614	3,034	2,731	3,796	2,948	2,287	2,263	2,929	1,689	3,043	3,077	2,978	2,821	3,092	3,645	3,720	3,726	2,352	2,283	1,000	3,479	
105	3,113	3,110	2,876	3,009	1,614	2,322	2,792	2,221	2,891	2,992	2,263	1,655	1,000	2,347	1,684	1,702	1,000	3,092	2,306	3,045	3,037	3,751	3,552	2,253	3,479	
106	3,113	1,736	2,905	1,668	2,931	3,664	2,792	3,321	3,574	3,613	2,237	2,864	2,869	2,347	3,780	2,337	1,629	2,377	2,946	2,347	1,674	2,352	3,552	3,469	2,235	
107	1,677	1,641	2,257	2,325	2,293	2,322	1,613	1,646	2,891	2,287	2,911	2,255	2,180	3,043	2,376	1,635	1,629	2,377	1,683	1,000	1,000	1,000	1,000	1,000		
108	2,398	3,110	2,281	3,010	3,626	1,708	2,874	3,187	2,265	2,908	3,532	2,255	1,689	1,667	1,000	1,000	1,000	1,716	1,683	2,347	1,679	3,052	2,283	3,469	2,119	
109	1,677	1,736	1,000	1,000	1,000	3,664	2,792	2,712	2,891	1,616	2,263	3,537	1,689	1,681	3,077	3,045	1,629	2,377	2,306	1,661	1,679	1,666	1,000	1,000	1,568	
110	2,398	1,736	1,634	2,325	1,679	3,664	2,792	2,137	1,000	1,671	1,000	1,000	1,000	2,347	3,077	2,978	2,196	3,768	2,306	1,661	2,352	3,051	2,283	2,253	2,929	
111	2,398	2,377	2,257	3,010	2,252	1,708	1,613	2,611	2,948	2,376	1,648	2,864	3,557	1,681	2,376	2,978	1,568	3,768	2,306	3,045	3,037	2,365	2,283	2,253	2,119	
112	1,000	1,000	1,000	1,000	1,000	2,322	2,792	2,712	2,891	2,908	2,884	2,929	2,377	1,667	1,684	2,337	1,000	3,053	2,946	3,022	3,042	3,051	1,000	1,000	1,568	
113	3,113	3,766	3,523	3,694	3,626	2,953	2,252	3,771	2,265	1,671	1,648	1,655	2,295	2,347	3,077	2,337	2,196	2,377	3,005	3,720	2,352	3,751	3,552	3,469	4,092	
114	3,804	3,766	2,257	3,009	3,626	2,419	2,792	3,195	3,574	2,992	2,263	3,537	1,689	3,043	2,376	2,337	2,821	3,092	2,306	2,336	2,352	3,052	2,283	1,000	4,092	
115	2,367	2,377	2,242	2,325	2,931	2,322	2,153	2,712	1,596	2,287	2,911	1,600	1,689	3,044	2,376	2,337	1,629	2,377	1,683	3,045	2,352	3,051	2,283	2,253	4,092	
116	3,088	3,766	3,523	2,325	3,626	3,664	2,792	3,796	2,948	3,613	2,237	2,864	2,869	1,681	3,780	2,337	1,568	1,716	2,306	2,347	3,037	3,052	1,000	2,253	2,785	
117	3,113	3,110	1,623	3,009	2,989	1,708	3,414	2,611	2,352	2,908	2,884	2,255	1,689	3,043	3,080	2,337	3,392	3,768	2,306	1,686	2,352	3,552	2,253	3,479		
118	2,367	2,377	2,905	3,694	2,293	2,322	1,613	2,611	2,948	2,908	2,884	3,537	2,869	1,667	3,080	2,337	1,000	2,377	3,645	3,022	2,352	3,052	2,283	3,469	3,479	
119	2,398	3,032	1,623	2,325	2,989	3,664	2,252	2,712	2,265	3,613	2,884	2,328	1,606	3,043	3,780	2,276	2,767	2,377	3,645	3,720	3,					

No	E-Banking Service Quality (X1)					E-Customer Relationship Management (X2)			Experiential Quality (X3)					Customer Trust (Z1)					Customer Satisfaction (Z2)			Customer Loyalty (Y)			
	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X3.4	X3.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z2.1	Z2.2	Z2.3	Y.1	Y.2	Y.3	Y.4
122	3,088	3,766	1,634	3,009	3,626	2,322	3,370	3,187	2,265	2,908	2,884	2,864	2,180	1,681	2,376	2,337	1,629	3,092	2,306	2,347	1,679	3,051	2,283	1,000	2,235
123	2,398	1,736	2,257	3,010	3,626	2,419	2,792	3,771	2,265	1,671	1,000	2,255	1,000	3,044	3,780	1,635	2,196	3,053	2,306	2,347	1,679	3,051	3,552	1,000	3,479
124	3,113	3,110	2,876	3,009	2,374	2,322	2,792	3,187	2,948	3,613	2,884	3,537	2,295	3,043	3,080	2,337	2,767	3,053	3,005	3,045	3,037	3,751	2,283	3,469	2,929
125	3,088	3,110	1,623	2,325	2,931	1,614	2,792	3,796	2,265	2,237	2,237	1,600	2,983	3,043	2,376	3,686	2,767	2,377	2,946	3,045	2,352	3,751	3,552	2,253	3,479
126	2,398	3,766	2,905	2,325	2,989	3,034	2,153	3,796	2,265	1,671	1,000	1,000	1,689	1,681	3,077	2,978	1,629	3,092	2,306	3,022	3,042	2,352	3,552	2,253	4,092
127	3,804	2,377	1,623	3,694	2,293	2,322	2,792	2,611	1,596	1,000	1,648	2,255	1,689	2,363	2,376	3,045	2,254	1,661	2,306	3,022	3,037	2,352	1,000	2,253	4,092
128	3,113	3,766	3,523	3,694	3,626	2,322	2,252	3,187	1,596	2,992	2,263	3,537	1,689	3,044	2,376	2,276	1,568	1,661	1,683	2,347	3,726	3,051	3,552	2,253	3,398
129	3,113	3,110	2,876	3,010	2,931	3,034	2,252	2,611	2,891	3,613	2,884	2,864	2,869	3,044	3,080	1,702	2,821	2,377	1,683	2,347	2,352	3,051	3,552	2,253	2,785
130	3,088	1,736	2,257	3,010	2,293	1,614	2,792	3,187	2,891	2,992	2,263	2,929	2,295	3,044	2,376	3,045	2,767	2,377	2,946	2,347	2,358	3,051	1,000	2,253	2,785
131	3,804	2,377	2,257	2,352	2,293	2,953	2,252	3,187	2,891	2,908	2,884	2,255	2,180	2,347	3,080	3,045	1,568	3,053	1,683	3,022	3,042	2,352	1,000	1,000	1,667
132	1,677	3,766	2,905	2,325	1,679	2,322	2,252	2,221	2,265	2,287	1,616	2,929	1,606	3,044	2,376	3,686	2,196	2,377	2,262	3,045	2,352	2,352	1,000	1,000	2,235
133	2,398	3,032	2,876	3,010	2,374	2,322	2,792	3,771	2,948	3,613	3,532	3,537	2,295	3,740	3,780	3,045	3,392	3,768	2,306	2,347	3,042	2,352	2,283	3,469	2,785
134	3,088	3,110	2,876	3,009	2,374	3,034	2,252	2,712	2,265	2,908	3,532	1,655	2,295	2,347	2,376	3,686	1,629	3,053	2,946	2,347	3,042	3,052	2,283	1,000	3,479
135	3,088	1,736	1,634	3,009	1,679	1,708	2,153	3,796	2,891	2,908	2,884	2,255	2,295	1,667	2,387	2,337	1,000	1,661	2,306	3,022	3,726	2,352	2,283	2,253	2,929
136	2,398	3,766	2,257	3,010	1,614	1,708	1,000	1,646	1,000	1,671	1,000	1,655	1,000	3,740	1,693	2,337	2,196	2,377	2,306	3,022	3,726	3,051	1,000	1,000	2,119
137	2,398	2,377	2,257	2,325	2,931	2,322	3,992	3,187	2,891	2,992	2,263	1,600	1,606	3,044	2,393	3,045	2,196	3,768	2,306	2,347	3,042	2,352	1,000	1,000	2,235
138	2,398	3,110	2,876	2,325	2,989	2,322	1,613	1,646	1,000	1,671	1,000	1,000	1,000	3,043	3,080	2,978	2,767	3,053	3,005	2,347	2,352	1,000	1,000	2,235	
139	3,804	3,766	3,523	3,694	3,626	3,664	2,792	3,195	2,265	2,992	2,263	1,655	2,295	2,347	3,780	3,045	2,821	3,053	2,946	3,022	3,042	3,051	3,552	2,253	3,479
140	3,088	2,377	2,257	3,694	1,679	1,708	1,000	1,646	2,265	2,992	2,263	2,864	2,869	1,000	1,000	1,000	1,000	1,000	3,005	1,686	2,352	2,352	1,000	1,000	1,667
141	3,088	3,110	1,634	3,010	2,293	2,419	3,370	2,712	1,596	3,613	2,237	1,655	2,295	3,044	3,780	3,045	1,568	1,716	3,645	3,720	3,726	3,052	2,283	3,469	3,398
142	3,088	2,377	2,905	2,325	2,931	3,664	2,252	3,796	2,948	1,671	1,000	1,600	2,295	3,740	3,780	3,686	2,767	3,768	3,005	3,720	3,042	3,052	1,000	3,469	4,092
143	3,113	2,377	1,623	3,010	2,931	2,322	2,874	2,137	2,265	2,287	1,616	2,255	1,689	3,740	3,077	2,337	3,392	2,377	1,683	3,045	2,352	2,352	2,283	1,000	4,092
144	3,804	3,032	1,623	3,009	2,989	3,664	3,992	3,321	2,948	3,613	2,237	2,255	2,869	3,044	3,780	2,978	2,767	2,377	2,946	1,686	1,674	3,751	2,283	2,253	2,235
145	3,113	2,377	2,905	3,010	3,626	2,419	2,153	2,712	2,265	2,992	2,263	1,655	2,869	2,347	3,080	3,045	2,196	3,053	1,622	3,045	3,037	3,052	2,283	1,000	1,568
146	1,721	1,736	2,257	3,010	1,679	3,034	2,731	2,611	3,574	3,613	3,532	3,537	3,557	3,043	2,376	2,410	3,392	2,377	3,005	3,720	2,352	3,751	2,283	2,253	2,929
147	2,398	2,377	2,257	2,325	3,626	1,708	2,153	2,712	3,574	3,613	3,532	3,537	3,557	2,347	2,376	1,702	1,000	3,092	3,645	2,347	3,042	1,685	2,283	1,000	2,235
148	3,088	3,110	2,281	3,010	2,293	2,322	1,613	1,646	1,669	1,671	1,648	2,255	2,295	1,681	3,077	2,410	2,138	2,377	2,306	3,022	1,679	3,751	2,283	2,253	2,235
149	2,398	1,736	1,634	3,009	2,293	2,322	2,731	3,321	1,596	2,908	3,532	2,864	1,689	2,347	2,376	2,978	2,196	3,092	3,005	3,045	3,726	2,352	2,283	2,253	2,235
150	2,398	3,110	3,523	3,009	2,989	2,322	2,153	3,771	2,891	2,992	2,911	2,929	2,295	3,043	3,780	3,045	2,767	3,053	2,306	2,347	2,352	1,000	3,469	3,479	
151	1,721	3,032	2,257	3,694	1,679	3,034	2,792	3,187	2,265	3,613	2,884	2,328	2,377	3,043	1,684	3,686	2,254	3,092	3,005	3,045	3,037	3,052	1,000	2,253	2,785
152	1,000	1,000	1,000	1,000	1,000	3,664	3,992	4,380	1,596	2,908	2,237	2,864	2,295	3,740	2,376	1,702	2,767	2,377	2,946	2,336	2,352	2,352	2,283	1,000	2,235
153	1,677	1,000	2,257	3,010	2,293	2,322	3,414	2,137	2,265	2,992	1,616	2,929	1,689	3,044	2,376	2,978	2,196	3,053	3,005	3,022	2,352	1,685	2,283	1,000	3,398
154	3,113	3,032	2,905	3,009	2,293	2,953	2,874	3,187	2,891	2,992	2,263	2,929	1,606	3,044	3,080	1,702	2,196	2,377	3,645	3,720	3,726	2,352	1,000	1,000	2,235
155	2,398	2,377	2,257	2,341	2,931	2,322	2,153	1,965	1,000	1,000	1,000	1,000	1,000	3,044	2,376	2,337	2,138	2,377	1,000	1,000	1,000	2,352	2,283	1,000	2,785
156	2,398	3,032	1,634	2,352	2,931	2,322	2,792	3,771	2,352	2,992	2,911	1,655	2,295	3,044	3,780	3,045	1,568	1,716	1,622	2,347	2,352	2,283	1,000	4,092	
157	3,113	3,766	2,257	3,694	3,626	3,034	2,731	3,771	2,891	2,992	2,263	2,255	1,689	3,740	2,376	3,045	2,196	1,661	3,005	2,347	2,352	3,051	1,000	2,253	4,092
158	2,398	2,377	2,876	2,325	2,931	3,664	2,792	2,712	2,948	2,287	2,263	2,255	2,377	3,043	1,684	2,337	2,254	3,053	3,005	2,347	2,352	1,000	1,000	2,235	
159	1,000	2,377	3,523	3,009	2,293	3,664	3,992	4,380	2,948	1,000	2,295	3,537	2,295	3,043	3,080	2,337	2,821	3,053	3,005	3,045	3,042	3,052	1,000	1,000	2,785
160	2,398	1,736	1,634	2,325	1,679	3,034	2,153	2,137	2,948	2,376	1,000	2,929	2,983	2,347	3,077	2,337	2,767	3,092	2,306	3,022	2,352	1			

No	E-Banking Service Quality (X1)					E-Customer Relationship Management (X2)			Experiential Quality (X3)						Customer Trust (Z1)					Customer Satisfaction (Z2)			Customer Loyalty (Y)			
	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X3.4	X3.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z2.1	Z2.2	Z2.3	Y.1	Y.2	Y.3	Y.4	
163	1,677	3,110	2,905	2,352	2,293	3,034	2,252	2,712	2,891	1,671	1,000	1,000	2,295	1,000	2,376	1,635	1,000	2,377	3,005	2,347	2,352	3,051	1,000	3,469	3,398	
164	2,398	3,110	2,257	2,325	2,989	3,034	2,792	3,187	2,352	2,992	1,616	2,255	1,689	3,044	3,780	1,635	2,767	3,053	3,645	3,720	3,726	2,385	1,000	2,253	2,785	
165	1,677	1,736	1,000	2,325	1,000	1,614	2,792	2,611	2,265	2,287	2,263	1,655	2,983	3,044	2,393	2,978	2,196	2,377	3,005	1,686	2,352	3,051	3,552	2,253	3,398	
166	3,113	3,032	3,523	2,325	2,931	2,419	2,874	3,187	3,574	3,613	3,532	3,537	3,557	3,740	3,080	1,702	1,629	3,092	2,306	2,347	3,037	2,352	3,552	2,253	3,398	
167	3,088	2,377	2,257	2,325	2,293	1,000	1,000	1,000	2,948	2,287	2,911	2,255	2,377	1,667	3,080	2,978	2,196	2,377	3,005	3,045	3,037	3,751	2,283	3,469	2,785	
168	3,088	3,110	2,876	2,325	2,293	3,034	3,370	3,187	2,891	2,992	2,263	2,864	2,180	2,363	3,077	3,045	2,196	3,053	2,946	3,045	3,037	2,352	3,552	3,469	2,929	
169	1,677	1,736	1,000	2,325	1,679	3,034	2,731	3,187	2,222	2,376	1,648	2,255	1,689	3,740	2,376	2,337	1,629	1,716	3,005	3,022	3,042	3,051	3,552	2,253	2,785	
170	2,398	2,377	1,623	3,009	2,252	1,708	2,792	2,712	3,574	2,376	1,648	2,864	2,295	3,043	1,684	2,337	2,767	2,431	2,946	2,347	1,679	3,052	2,283	2,253	3,398	
171	1,677	1,641	1,634	2,325	1,679	2,419	2,153	3,187	1,669	2,992	2,911	2,929	1,689	3,740	3,780	3,686	2,767	3,768	1,683	3,720	2,352	3,052	3,552	3,469	3,479	
172	1,677	2,377	1,000	2,325	1,679	2,322	3,414	2,611	2,891	2,287	2,263	2,328	1,689	1,667	1,693	2,978	2,196	3,053	2,306	2,347	2,352	2,352	1,000	1,000	2,235	
173	1,677	2,377	1,634	2,325	2,293	2,322	3,414	2,137	2,265	3,613	3,532	1,655	1,689	2,347	2,376	2,337	2,196	2,377	2,306	2,347	2,352	3,052	2,283	1,000	2,235	
174	3,113	3,766	3,523	3,694	3,626	2,953	3,370	3,187	2,891	2,992	2,263	2,255	1,689	2,347	2,376	2,337	1,000	1,716	2,306	2,384	2,352	3,051	1,000	1,000	2,785	
175	3,113	3,032	3,523	2,325	2,293	2,953	1,613	3,187	2,265	1,671	2,295	2,929	2,295	3,044	2,376	2,978	2,767	3,053	1,000	1,000	1,000	2,352	1,000	1,000	3,479	
176	2,398	2,377	1,634	3,009	2,293	2,322	2,792	2,712	2,891	2,992	2,263	1,000	1,689	3,044	1,693	2,337	2,196	3,053	1,000	3,045	2,352	2,352	2,283	2,253	2,929	
177	3,113	3,110	2,257	3,010	2,931	2,419	2,792	2,611	2,352	2,287	2,263	1,600	1,000	3,740	2,376	1,702	2,767	3,092	1,683	2,347	3,042	2,352	3,552	2,253	3,479	
178	1,721	2,377	1,634	3,009	2,989	2,322	3,370	3,771	2,265	2,992	1,616	2,255	1,689	3,043	2,376	2,337	1,629	1,661	2,306	1,686	1,674	3,052	2,283	1,000	2,119	
179	2,398	2,377	1,634	2,325	2,293	2,322	1,613	1,646	3,574	3,613	3,532	3,537	3,557	2,347	3,780	1,635	2,138	3,053	3,645	3,720	3,726	3,751	3,552	2,253	2,785	
180	1,677	1,736	1,000	1,000	1,000	1,708	1,613	2,712	2,265	1,671	1,000	2,255	2,180	3,044	2,387	2,978	3,392	2,377	1,683	1,661	1,000	1,666	1,000	1,000	1,568	
181	1,677	2,377	2,905	3,009	2,374	2,322	3,414	2,611	2,265	1,671	1,000	2,255	1,000	3,044	3,077	2,978	2,196	2,377	2,306	3,045	3,042	2,385	2,283	3,469	2,785	
182	2,398	3,110	2,257	3,694	2,374	2,419	2,153	2,611	3,574	1,671	1,000	2,255	1,689	3,043	3,080	2,978	2,767	2,377	3,005	2,347	3,037	3,052	2,283	1,000	2,929	
183	2,398	3,110	2,242	2,325	2,989	2,322	2,792	2,712	2,891	2,992	2,263	2,929	1,689	2,347	1,693	2,276	1,568	3,053	3,645	3,045	3,042	3,751	2,283	2,253	2,929	
184	2,437	3,032	2,257	3,010	2,931	2,322	2,792	3,321	2,265	2,376	2,295	2,255	1,606	3,043	3,077	3,045	2,196	2,377	3,005	2,347	3,037	3,052	2,283	3,469	4,092	
185	2,398	2,377	1,634	2,325	2,293	2,419	2,153	3,771	1,000	1,671	1,000	1,655	1,000	3,740	2,376	2,337	1,568	1,716	2,946	3,720	2,352	3,052	1,000	1,000	2,785	
186	1,721	3,032	2,905	3,010	3,626	3,034	1,613	3,187	3,574	3,613	3,532	3,537	3,557	2,347	3,780	2,337	1,568	3,092	3,005	2,347	3,042	2,365	2,283	2,253	3,479	
187	2,398	3,032	2,281	2,325	2,374	3,664	3,414	3,195	2,891	1,671	1,648	2,929	1,689	3,740	2,376	2,410	2,767	3,092	1,683	2,347	2,352	2,283	2,253	2,785		
188	3,113	3,766	2,905	3,009	2,931	3,664	2,792	2,611	2,265	1,616	1,616	1,655	2,983	3,740	3,780	3,686	3,392	2,377	2,383	3,022	2,352	1,685	3,552	2,253	2,235	
189	3,804	3,766	1,634	2,325	2,989	2,245	2,252	3,796	2,891	2,376	2,295	2,929	2,295	3,740	3,780	3,045	3,392	3,768	2,306	3,045	1,679	3,052	2,283	1,000	2,785	
190	3,088	3,766	2,242	3,694	3,626	2,322	3,370	2,611	2,265	2,287	2,911	2,255	1,689	2,347	3,077	2,410	1,000	2,377	1,622	3,045	3,042	2,352	2,283	1,000	3,479	
191	2,398	2,377	2,257	2,325	2,293	3,664	3,992	4,380	3,574	2,287	2,263	2,864	1,606	3,740	2,376	3,686	2,767	3,768	3,645	3,720	3,726	3,751	3,552	3,469	4,092	
192	2,398	2,377	2,905	3,009	2,293	3,034	2,252	2,137	2,352	2,376	2,295	2,255	2,869	1,681	3,080	3,045	1,568	3,092	2,306	2,347	2,358	2,352	2,283	2,253	2,785	
193	2,398	1,641	1,000	1,658	2,293	2,953	2,153	2,712	2,265	1,671	1,000	2,255	1,000	2,347	2,376	1,702	1,000	2,377	3,005	2,347	1,000	3,052	1,000	2,253	2,785	
194	3,804	3,766	3,523	3,694	3,626	1,614	3,414	3,195	2,948	2,287	2,911	1,655	1,689	3,740	3,780	3,686	3,392	3,768	2,946	3,022	3,037	3,751	3,552	3,469	4,092	
195	3,113	3,766	3,523	3,694	3,626	2,953	1,613	2,611	2,265	2,908	2,884	2,328	2,983	2,347	3,780	3,686	2,196	2,377	3,645	3,720	3,726	3,052	3,552	2,253	3,479	
196	1,000	1,736	1,000	1,000	1,000	2,322	1,613	2,712	2,265	2,376	2,295	2,929	2,869	3,043	1,684	3,045	2,767	2,377	2,306	1,686	2,368	1,666	1,000	1,000	1,667	
197	3,088	2,377	1,634	3,010	2,293	2,322	2,874	2,712	1,669	2,992	2,263	1,600	2,983	3,740	3,080	2,978	3,392	3,768	2,306	3,022	1,679	3,052	3,552	2,253	4,092	
198	3,113	3,110	1,634	3,010	2,293	2,953	3,370	3,187	2,265	2,992	1,616	2,255	2,869	3,740	3,080	3,045	2,196	2,377	1,683	2,347	3,726	2,352	2,283	2,253	2,785	
199	2,398	2,377	1,634	2,325	2,293	2,953	2,792	2,712	2,265	2,908	2,884	2,929	2,983	3,740	3,080	1,702	2,196	3,768	3,005	1,661	1,679	3,751	2,283	2,253	3,479	
200	3,113	2,377	2,257	3,010	1,679	3,664	3,992	4,380	2,265	1,671	1,000	2,864	2,295	3,043	3,080	3,686	2,767	3,053	3,005	2,347	3,037	3,751	3,552	3,469	2,785	
201	2,398	2,377	1,634	2,325	2,293	2,953	3,414	3,187	2,265	2,992	2,263	1,655	2,180	2,347	2,376	2,337	1,000	1,0								

No	E-Banking Service Quality (X1)					E-Customer Relationship Management (X2)			Experiential Quality (X3)					Customer Trust (Z1)					Customer Satisfaction (Z2)			Customer Loyalty (Y)			
	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X3.4	X3.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z2.1	Z2.2	Z2.3	Y.1	Y.2	Y.3	Y.4
204	2,398	3,766	2,257	2,325	1,000	2,322	3,414	2,611	2,352	2,908	3,532	2,255	2,295	1,681	2,376	2,410	2,196	3,053	3,005	3,022	3,037	3,052	1,000	3,469	3,479
205	2,398	1,736	2,876	3,009	2,931	2,245	3,370	4,380	3,574	3,613	2,884	3,537	3,557	2,347	3,780	2,978	2,196	3,053	3,005	3,045	2,352	3,052	2,283	2,253	2,929
206	2,398	2,377	1,000	3,009	2,252	2,953	2,874	3,187	1,669	1,616	2,263	2,255	2,869	2,347	2,376	3,686	2,767	1,661	1,622	3,720	2,352	3,051	2,283	2,253	4,092
207	3,113	3,110	2,257	3,009	1,679	2,322	2,252	2,221	2,352	2,287	2,263	2,255	2,869	1,667	1,693	1,702	1,000	1,661	1,683	2,347	1,674	3,051	2,283	2,253	2,785
208	3,113	3,766	3,523	1,658	2,931	2,419	2,153	3,771	1,596	2,287	2,263	2,255	1,689	3,740	2,376	2,337	2,767	3,053	2,306	3,045	2,352	2,352	2,283	3,469	3,479
209	3,804	3,766	3,523	3,694	3,626	2,322	1,613	1,646	2,891	2,908	2,884	1,600	2,180	3,043	2,376	2,337	2,767	3,053	2,946	3,045	3,037	2,365	3,552	2,253	2,785
210	3,088	2,377	1,634	2,325	2,293	2,322	2,792	3,321	2,948	3,613	2,884	2,328	1,689	3,044	3,080	2,978	2,196	3,053	3,005	3,045	1,679	1,685	2,283	1,000	2,119
211	2,398	3,110	2,876	1,658	3,626	1,708	1,613	1,646	3,574	1,671	1,648	2,929	2,983	3,043	3,780	3,045	2,254	1,716	1,683	2,347	2,352	2,365	3,552	2,253	4,092
212	3,113	3,766	2,257	2,325	2,931	2,322	1,613	2,611	2,265	2,992	2,263	3,537	2,180	2,347	2,376	3,045	1,629	1,716	1,000	3,045	2,352	2,352	3,552	3,469	4,092
213	3,804	3,766	3,523	3,009	2,931	3,664	3,414	3,187	2,948	1,671	1,648	1,655	2,295	3,043	2,387	3,045	2,821	2,377	2,306	2,347	2,352	2,283	3,469	3,479	
214	3,088	3,032	1,634	2,325	2,989	2,419	2,792	3,187	2,948	2,992	2,911	2,255	1,689	2,347	3,077	1,702	1,568	3,053	2,306	2,336	3,042	3,051	2,283	1,000	3,479
215	2,398	3,766	3,523	2,325	2,989	2,245	1,613	3,187	2,265	2,287	2,263	2,209	2,295	3,044	2,376	3,686	2,821	2,377	3,645	3,720	3,726	2,352	3,552	2,253	4,092
216	3,088	3,766	1,623	3,009	2,931	1,708	2,252	3,796	1,669	2,908	3,532	1,600	2,295	3,740	3,780	3,686	3,392	3,768	3,645	3,720	3,726	3,751	3,552	3,469	4,092
217	3,088	3,110	1,634	2,325	2,293	2,953	2,252	2,611	2,265	2,992	1,616	2,864	1,000	1,681	2,376	2,978	1,568	3,053	1,683	1,000	1,000	3,051	1,000	2,253	2,785
218	3,088	2,377	2,905	2,325	2,931	2,322	2,252	3,187	2,891	2,287	2,263	2,864	1,606	2,347	3,077	2,337	1,568	3,092	3,645	3,720	3,042	3,051	2,283	3,469	2,785
219	1,677	2,377	2,876	2,352	2,293	3,664	2,252	3,187	2,222	2,908	2,884	1,655	1,606	3,044	1,684	2,978	2,196	3,768	1,683	2,347	3,042	3,751	2,283	2,253	2,929
220	2,398	2,377	2,257	1,668	2,293	3,664	2,874	3,771	2,265	2,287	2,911	2,864	2,180	2,347	3,080	3,686	2,196	2,377	2,306	2,347	3,037	3,051	2,283	3,469	3,398
221	3,113	2,377	2,876	3,694	2,931	1,708	1,000	1,000	2,265	2,287	2,263	2,255	1,689	2,347	3,080	1,702	1,629	3,092	1,683	1,000	1,000	3,751	1,000	3,469	2,785
222	1,000	2,377	1,000	2,325	2,931	2,322	2,792	3,195	3,574	3,613	3,532	3,537	3,557	3,740	3,780	3,045	3,392	3,768	1,683	3,022	2,352	3,751	2,283	1,000	2,785
223	2,398	2,377	2,876	3,009	2,293	1,708	3,992	2,712	2,222	2,287	1,616	1,655	2,377	3,044	3,080	3,045	2,767	3,092	3,005	2,347	2,352	3,052	2,283	2,253	2,235
224	2,398	3,110	2,257	3,694	2,989	3,034	2,252	2,712	1,669	2,908	2,237	2,255	2,869	3,740	3,077	2,337	2,821	1,661	2,946	3,045	2,352	3,751	2,283	2,253	3,479
225	2,398	2,377	1,623	3,694	2,989	2,322	3,370	4,380	3,574	2,287	2,263	2,255	2,180	3,740	2,376	3,045	3,392	3,092	2,306	2,347	2,368	3,051	1,000	2,253	3,479
226	3,113	3,766	3,523	3,694	2,931	2,322	1,613	1,646	2,948	2,992	2,911	3,537	2,869	3,740	3,080	2,276	2,767	3,053	2,306	2,347	2,352	3,751	3,552	3,469	3,479
227	2,398	3,766	1,634	2,325	2,931	1,708	2,252	2,712	1,669	2,992	2,263	2,929	2,295	3,740	3,077	3,045	2,767	3,053	2,306	2,347	3,037	2,352	2,283	1,000	2,785
228	1,721	2,377	1,634	3,694	2,989	2,322	2,792	2,221	1,669	1,671	1,000	1,655	1,000	2,347	1,684	1,702	1,000	3,053	1,683	2,347	2,352	3,051	1,000	1,000	2,785
229	3,804	3,110	1,634	2,325	2,293	1,708	1,000	1,646	2,265	2,287	2,911	1,655	2,983	2,347	2,376	2,337	2,767	2,337	2,306	1,686	3,726	3,051	2,283	3,469	2,235
230	1,677	1,736	1,000	1,658	1,000	1,614	2,252	2,137	2,948	2,287	2,263	2,864	1,689	2,347	2,376	2,978	2,821	2,377	1,000	1,000	1,000	1,685	2,283	3,469	2,785
231	3,113	1,736	2,257	1,668	2,931	3,664	2,153	3,187	2,265	1,671	1,000	2,255	1,000	2,347	2,376	1,635	1,000	2,431	2,306	3,022	3,037	2,352	2,283	1,000	2,785
232	3,088	1,736	2,257	3,694	1,679	2,322	2,153	1,965	1,000	1,000	1,000	1,000	1,000	2,347	2,376	2,337	1,629	3,092	2,383	2,347	2,352	3,052	1,000	1,000	2,785
233	2,398	3,110	2,257	2,325	2,989	3,034	2,252	2,712	2,891	1,000	1,648	2,255	2,295	2,347	3,780	1,635	2,196	3,092	1,683	1,000	1,000	3,751	2,283	3,469	2,235
234	3,088	2,469	2,257	2,325	1,679	1,708	1,613	1,646	2,265	1,616	2,263	1,655	1,689	1,000	1,000	1,000	1,000	1,000	2,306	2,347	2,352	3,052	1,000	2,253	2,235
235	2,398	1,736	2,257	2,325	2,293	2,953	2,792	3,187	2,948	2,908	2,884	2,864	2,295	3,740	3,780	3,686	3,392	1,716	3,005	3,022	2,352	2,352	1,000	1,000	2,235
236	3,113	2,377	1,623	2,325	2,989	3,664	3,992	4,380	2,891	1,616	1,616	2,255	1,689	3,043	3,077	2,410	2,196	3,092	2,306	2,384	3,042	2,352	2,283	2,253	2,785
237	3,113	3,110	2,905	3,010	1,679	2,322	2,792	2,137	2,948	3,613	3,532	3,537	3,557	3,043	3,780	2,337	2,821	2,377	2,306	2,347	3,042	2,352	1,000	1,000	3,479
238	3,088	1,641	1,623	3,009	1,679	2,953	2,792	2,712	2,352	2,992	2,911	2,864	2,869	3,740	3,780	2,337	3,392	3,092	3,645	1,686	2,352	2,385	2,283	3,469	3,479
239	2,398	2,377	1,634	1,668	3,626	2,322	1,613	2,611	2,948	2,287	1,616	2,209	2,295	2,347	3,080	3,045	3,392	3,768	2,946	2,347	1,674	3,051	3,552	2,253	3,479
240	3,088	3,110	2,905	3,694	2,931	2,322	3,370	2,611	2,891	2,992	2,263	2,929	2,869	1,667	3,077	1,635	1,000	1,716	2,946	2,347	1,679	2,352	2,283	3,469	2,235
241	3,113	2,377	2,257	3,009	2,374	2,419	1,613	2,137	1,669	1,671	1,648	2,255	2,295	3,044	2,376	3,686	3,392	3,768	2,306	2,347	3,726	2,352	2,283	2,253	2,785
242	2,398	3,110	2,281	1,668	2,989	3,664	3,414	3,796	2,948	2,287	2,263	2,864	2,869	3,044	1,693	3,045	2,254	3,053	3						

No	E-Banking Service Quality (X1)					E-Customer Relationship Management (X2)			Experiential Quality (X3)						Customer Trust (Z1)					Customer Satisfaction (Z2)			Customer Loyalty (Y)			
	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X3.4	X3.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z2.1	Z2.2	Z2.3	Y.1	Y.2	Y.3	Y.4	
245	2,398	2,377	2,257	3,694	2,989	2,245	3,414	3,187	2,891	2,992	2,263	2,328	1,689	3,740	3,780	3,045	2,767	3,768	2,306	2,347	2,368	3,751	2,283	3,469	4,092	
246	1,721	2,377	1,634	3,009	1,614	1,708	2,792	2,611	2,265	2,376	1,648	1,600	2,983	3,044	2,376	3,045	2,767	2,377	3,005	2,347	2,352	3,052	2,283	1,000	2,235	
247	2,398	2,377	1,634	3,009	2,989	2,953	1,613	3,796	1,596	2,992	1,616	2,255	1,000	3,044	2,376	3,045	2,196	3,053	2,306	2,347	3,726	3,051	3,552	2,253	3,479	
248	3,088	3,110	2,257	3,009	2,989	3,034	2,252	2,712	2,265	1,671	1,648	3,537	2,983	2,347	3,080	2,337	2,196	3,092	3,645	3,045	3,042	1,666	2,283	2,253	2,235	
249	3,113	1,000	1,623	1,658	1,614	2,322	2,252	1,646	2,265	2,376	1,648	3,537	2,869	3,043	3,780	2,337	2,196	2,377	3,005	2,384	2,352	3,751	2,283	2,253	2,929	
250	2,398	1,736	1,623	2,325	1,679	2,953	3,414	3,796	3,574	2,992	2,911	1,655	1,606	2,347	3,077	3,045	1,629	1,661	2,306	3,045	1,679	3,052	2,283	2,253	2,785	
251	3,804	1,736	2,257	2,325	2,989	3,034	3,370	2,611	2,891	2,287	2,911	2,255	1,000	3,043	3,780	1,635	2,196	3,053	1,683	2,347	2,352	3,051	2,283	2,253	2,929	
252	3,804	3,032	2,905	1,668	3,626	3,664	3,370	3,796	2,891	2,992	2,263	1,655	2,295	3,740	3,780	3,686	3,392	2,377	3,645	3,720	3,726	3,051	2,283	1,000	2,235	
253	2,398	1,736	2,281	2,325	2,374	2,953	3,414	3,187	3,574	2,992	2,263	2,929	1,689	2,347	1,693	3,045	2,196	3,053	1,683	1,000	1,000	1,666	1,000	1,000	2,785	
254	3,804	3,766	2,905	2,325	2,931	1,000	1,000	1,000	2,891	2,287	2,263	1,655	1,689	3,043	2,376	2,978	2,196	2,377	3,005	3,022	1,674	3,751	1,000	2,253	3,479	
255	2,437	3,110	2,905	3,009	2,293	3,664	3,992	4,380	2,265	3,613	2,237	2,864	2,377	2,347	2,376	2,978	2,767	3,053	1,683	1,661	3,042	2,352	2,283	1,000	2,929	
256	3,113	3,110	2,257	2,325	1,679	3,664	3,992	4,380	1,669	1,616	2,263	2,255	1,606	3,740	2,376	1,702	2,196	3,092	2,946	3,022	1,679	2,352	3,552	3,469	3,479	
257	3,088	2,377	2,257	2,325	1,679	2,419	3,370	2,712	2,891	2,992	2,263	2,255	1,689	3,044	2,376	1,702	2,196	3,092	2,306	3,720	3,037	3,051	1,000	1,000	2,785	
258	1,677	2,377	2,257	3,010	2,989	2,419	2,153	2,611	2,265	1,671	1,648	2,255	2,295	1,681	1,684	2,337	1,000	1,661	2,383	2,347	2,352	1,685	2,283	1,000	1,568	
259	3,088	2,377	1,623	1,000	2,293	2,322	2,252	1,646	3,574	2,992	2,263	3,537	2,295	3,044	3,780	2,978	3,392	3,092	2,306	3,022	3,042	2,352	1,000	2,253	2,785	
260	3,113	3,766	3,523	3,694	2,989	2,322	2,252	3,796	3,574	2,992	1,616	1,655	2,295	1,667	3,080	3,045	2,196	2,377	3,645	3,720	3,726	2,352	2,283	1,000	2,235	
261	1,721	2,377	1,634	3,009	1,614	3,034	1,613	2,611	2,265	2,287	1,616	2,255	1,689	2,347	3,080	1,702	2,821	3,092	1,683	1,000	1,000	2,352	1,000	2,253	3,398	
262	2,398	3,766	1,000	3,010	2,293	3,034	2,153	4,380	2,948	2,908	2,884	2,929	2,983	2,347	3,080	2,978	2,196	3,092	2,262	3,045	2,352	2,352	2,283	2,253	2,785	
263	2,398	2,377	2,257	3,009	2,931	2,322	2,252	3,796	2,891	3,613	3,532	2,929	1,606	2,347	3,080	2,337	1,000	2,377	2,306	2,384	3,037	3,051	3,552	3,469	2,119	
264	2,398	1,641	1,000	2,325	1,679	1,708	3,414	2,712	2,222	2,908	3,532	2,255	1,689	3,044	3,780	1,702	2,138	2,377	2,306	2,347	2,352	3,751	1,000	2,253	3,479	
265	2,398	2,377	1,623	3,010	3,626	1,708	3,414	2,712	2,265	3,613	2,237	3,537	2,869	2,347	2,376	1,702	1,000	1,716	2,306	3,022	3,037	3,052	1,000	2,253	2,235	
266	1,677	3,032	2,257	2,325	2,293	3,664	3,992	4,380	2,222	2,376	1,648	2,255	1,689	3,740	3,780	3,045	3,392	3,768	3,645	2,347	3,042	2,352	1,000	3,469	3,479	
267	2,398	1,641	1,623	2,352	1,614	1,614	2,792	3,771	2,891	2,287	2,911	2,255	2,295	2,347	2,376	2,337	1,629	3,053	1,683	3,022	1,674	3,751	2,283	3,469	2,235	
268	3,088	3,110	2,257	3,009	2,989	3,034	2,252	2,712	3,574	2,287	2,263	3,537	2,295	1,667	2,376	2,337	2,196	3,768	2,946	2,347	1,679	3,751	1,000	3,469	3,479	
269	2,398	3,766	2,257	3,694	2,989	2,322	3,414	3,195	2,948	2,237	2,884	2,864	1,689	3,740	3,780	3,045	2,767	3,768	3,645	3,720	3,726	2,352	3,552	2,253	2,119	
270	2,398	3,110	1,634	2,325	2,293	1,000	2,792	2,221	2,265	3,613	3,532	2,255	3,557	3,740	3,077	1,702	1,568	2,377	2,262	3,022	2,352	3,051	2,283	3,469	2,785	
271	3,088	3,766	2,257	3,009	2,989	3,034	2,792	3,771	1,596	2,287	2,911	1,600	2,869	3,740	1,684	2,337	1,568	3,768	3,645	1,686	2,352	3,052	2,283	2,253	2,732	
272	3,804	3,766	3,523	3,694	3,626	3,664	3,370	3,321	3,574	3,613	3,532	3,537	3,557	3,043	3,077	2,337	2,767	3,092	3,645	3,720	3,726	3,751	2,283	3,469	2,785	
273	1,721	1,736	1,000	1,000	1,000	2,322	1,000	2,712	1,596	2,376	2,295	2,929	2,869	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	2,235	
274	2,398	3,766	2,257	3,009	2,989	3,664	2,792	3,195	2,222	1,616	2,911	2,255	1,606	2,347	3,080	3,045	3,392	1,716	1,683	1,686	2,352	3,052	2,283	1,000	2,929	
275	3,088	3,110	2,257	3,009	2,989	3,664	2,792	2,712	2,948	1,671	2,295	2,929	2,983	2,347	2,376	1,702	1,000	1,716	2,946	1,686	2,352	2,352	1,000	1,000	1,667	
276	1,721	1,736	1,000	1,000	1,000	2,322	2,792	3,187	2,265	2,237	2,884	1,655	2,295	1,000	1,000	1,000	1,000	1,000	2,306	2,384	1,674	2,385	2,283	1,000	2,785	
277	3,088	2,377	1,623	3,010	2,293	2,322	2,252	3,796	3,574	2,908	2,237	2,864	2,295	1,681	3,080	2,978	2,196	3,092	3,005	2,347	3,042	1,685	2,283	2,253	2,785	
278	2,398	3,766	2,876	3,010	2,989	3,664	2,252	2,611	3,574	2,992	1,616	3,537	2,295	3,740	3,080	2,337	2,767	3,092	3,645	3,720	3,726	2,352	2,283	1,000	2,785	
279	1,677	1,736	3,523	1,668	2,293	2,322	2,792	3,187	2,265	2,992	2,911	2,255	1,689	3,740	3,080	2,978	2,767	3,092	2,306	2,347	2,352	3,751	3,552	3,469	3,479	
280	3,804	3,766	3,523	3,694	3,626	3,664	2,252	3,187	1,669	3,613	2,884	2,929	1,689	3,740	2,376	2,978	3,392	2,377	3,645	2,347	3,720	3,051	2,283	2,253	3,398	
281	2,398	3,110	1,634	2,325	2,931	3,034	2,252	2,611	2,891	2,287	2,263	2,864	2,869	2,347	3,080	3,045	2,196	3,053	3,005	2,347	2,352	3,052	1,000	2,253	2,235	
282	3,804	3,766	3,523	3,694	3,626	2,245	3,370	2,611	2,265	2,992	2,263	2,929	2,295	3,740	3,780	3,686	3,392	2,377	2,306	1,686	3,037	1,666	2,283	1,000	3,479	
283	3,088	1,736	2,905	1,658	2,931	2,322	3,370	2,611	2,265	2,908	3,532	2,255	2,295	3,044	2,393	1,702	1,6									

No	E-Banking Service Quality (X1)					E-Customer Relationship Management (X2)			Experiential Quality (X3)						Customer Trust (Z1)					Customer Satisfaction (Z2)			Customer Loyalty (Y)			
	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X3.4	X3.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z2.1	Z2.2	Z2.3	Y.1	Y.2	Y.3	Y.4	
286	2,398	3,032	2,257	2,325	2,989	3,664	3,992	4,380	3,574	3,613	3,532	3,537	3,557	3,740	3,780	3,686	3,392	3,768	3,005	2,347	2,358	3,051	2,283	1,000	3,479	
287	3,804	3,766	3,523	3,694	3,626	2,322	2,731	2,611	2,222	2,376	1,648	2,929	2,983	3,043	1,693	3,686	3,392	3,768	2,946	3,720	2,352	3,751	3,552	3,469	3,479	
288	1,677	3,110	2,876	2,325	1,614	2,322	3,370	3,187	2,265	2,287	2,263	2,929	2,295	1,000	2,376	2,337	1,000	2,377	1,000	1,000	1,000	3,051	2,283	3,469	2,119	
289	2,398	1,000	1,634	2,325	1,679	2,322	2,792	2,611	2,265	2,287	2,263	2,929	1,689	3,044	3,780	2,410	1,568	2,377	3,005	2,347	2,368	2,352	1,000	1,000	1,667	
290	3,113	3,110	2,876	3,694	3,626	1,708	2,792	3,771	1,669	1,671	2,295	2,255	2,983	3,740	3,080	2,337	3,392	3,768	2,946	2,347	3,037	2,352	1,000	2,253	2,235	
291	2,398	1,736	1,634	2,325	1,679	2,953	2,252	2,712	2,891	2,992	2,263	2,929	2,295	2,347	2,376	3,045	2,196	3,053	2,306	2,336	3,037	1,685	1,000	2,253	3,479	
292	3,804	3,032	2,242	2,325	2,293	2,953	3,370	3,187	2,948	2,287	2,911	2,255	2,377	1,667	2,376	2,978	1,000	2,377	3,005	2,347	3,037	2,352	2,283	2,253	2,785	
293	3,088	3,766	3,523	3,694	2,989	3,034	2,153	3,771	2,265	1,671	1,000	2,255	1,689	2,347	3,080	2,337	2,138	2,377	1,000	1,000	1,000	2,352	3,552	2,253	2,929	
294	2,398	2,377	2,242	2,325	3,626	2,322	1,613	2,712	2,265	2,992	2,911	3,537	1,689	3,043	3,077	2,276	2,767	2,377	2,306	3,022	3,037	3,052	3,552	3,469	3,398	
295	3,088	3,766	2,876	2,325	2,293	3,664	2,252	2,712	1,000	1,671	1,000	1,655	1,000	1,667	2,387	2,337	2,821	3,053	2,383	3,022	2,352	1,685	1,000	1,000	3,398	
296	2,398	3,766	2,876	1,658	2,293	2,322	2,252	2,221	3,574	3,613	3,532	3,537	3,557	2,347	2,387	2,337	2,196	3,092	3,645	3,720	3,726	3,051	2,283	3,469	3,479	
297	1,000	1,736	1,000	1,000	1,000	2,322	3,414	2,137	2,265	2,992	1,616	1,600	2,377	2,347	3,780	1,702	2,196	2,377	1,683	1,000	1,000	2,352	1,000	1,000	2,235	
298	2,398	2,377	1,634	2,325	2,293	2,322	2,252	2,712	2,265	2,376	2,295	2,328	2,295	3,044	3,080	2,978	2,196	2,377	2,306	2,347	3,042	2,352	2,283	1,000	3,398	
299	3,804	3,766	3,523	3,694	3,626	1,614	2,252	2,221	2,265	2,287	1,616	2,255	1,689	2,347	3,077	2,410	2,138	1,716	3,005	2,384	2,352	3,051	1,000	3,469	3,398	
300	3,804	3,110	2,257	3,009	2,989	2,419	2,792	3,796	2,265	2,376	1,648	2,864	2,295	3,740	3,080	1,702	1,629	2,377	2,306	1,661	2,352	1,000	1,000	1,000	1,000	
301	2,398	3,110	1,634	2,325	2,293	2,953	2,792	3,187	2,891	1,671	1,648	2,328	2,295	3,044	3,780	3,045	3,392	3,768	2,306	2,347	3,037	2,352	2,283	2,253	1,568	
302	3,088	2,377	2,876	2,325	1,614	2,322	1,613	2,221	1,000	1,671	1,648	1,600	1,606	3,740	1,684	3,045	2,196	2,377	2,946	2,347	2,352	3,751	3,552	3,469	4,092	
303	1,677	3,766	2,257	3,694	2,989	2,953	2,153	3,796	2,948	2,908	2,884	2,255	2,377	3,740	3,077	2,410	3,392	3,092	1,683	2,347	2,352	2,352	2,283	2,253	2,785	
304	2,398	1,641	2,257	3,010	2,374	1,708	3,370	3,187	2,222	2,287	1,616	1,655	1,606	3,740	3,077	3,045	2,196	1,661	1,683	2,347	2,352	1,000	1,000	2,235		
305	3,804	1,736	1,623	2,325	2,293	2,322	3,370	2,712	2,352	2,287	2,263	3,537	1,689	2,347	3,080	1,702	2,138	3,092	2,306	2,347	2,352	1,000	2,253	2,785		
306	2,398	1,736	1,634	3,009	2,989	2,322	2,792	3,187	2,891	1,671	2,295	2,255	1,606	2,347	2,376	2,337	1,629	3,092	2,946	1,686	2,352	3,051	2,283	2,253	2,785	
307	1,000	1,736	1,000	1,000	1,000	2,245	2,792	3,187	1,000	1,000	1,000	1,000	1,000	3,043	1,693	2,337	2,254	3,092	1,000	1,000	2,352	1,000	1,000	2,929		
308	2,398	3,032	2,876	2,341	2,931	3,664	3,992	4,380	3,574	3,613	3,532	3,537	3,557	3,740	3,780	3,045	3,392	3,768	3,005	3,720	2,352	3,051	1,000	3,469	3,398	
309	2,398	3,110	1,634	2,352	2,293	3,034	2,792	3,187	1,596	2,287	2,263	2,864	2,869	1,681	3,080	1,000	1,000	2,377	3,005	2,347	3,042	2,365	2,283	3,469	3,398	
310	2,398	3,766	2,281	2,325	2,293	3,034	3,414	3,321	2,891	3,613	2,237	1,655	2,295	2,347	3,080	2,410	2,196	3,768	1,622	3,022	2,352	3,051	2,283	3,469	2,785	
311	2,367	2,377	1,623	1,658	1,679	2,419	2,153	3,771	3,574	3,613	2,884	3,537	2,983	2,347	3,077	2,978	2,821	2,377	3,645	3,720	2,352	3,751	2,283	2,253	4,092	
312	2,398	3,110	2,257	2,325	2,293	3,034	1,613	3,187	3,574	2,908	2,884	1,655	2,295	1,667	1,000	1,702	1,000	1,716	1,622	3,022	1,674	1,685	2,283	3,469	3,479	
313	3,088	3,110	2,257	3,009	2,931	3,664	2,153	2,712	1,669	2,287	2,263	3,537	2,983	1,000	3,080	2,337	1,000	2,377	2,946	3,045	2,352	3,751	2,283	2,253	2,785	
314	2,398	2,377	1,623	3,009	1,614	2,953	2,153	3,771	3,574	3,613	3,532	3,537	3,557	1,681	3,077	2,978	1,568	3,053	2,306	3,045	3,726	2,352	2,283	2,253	2,119	
315	3,804	3,766	2,257	3,694	3,626	1,614	1,613	3,796	1,669	1,671	1,648	1,000	1,000	3,044	3,080	3,686	2,767	3,092	2,946	1,661	2,352	3,051	1,000	2,253	4,092	
316	2,398	3,110	3,523	3,010	2,293	2,322	2,252	3,187	1,669	1,616	2,263	2,864	1,689	3,740	3,780	2,978	2,767	2,377	1,622	2,347	3,042	3,751	3,552	3,469	3,479	
317	2,398	3,110	2,257	2,325	2,293	3,034	3,414	2,611	2,948	2,908	2,884	1,655	2,180	3,043	2,387	2,337	1,629	2,377	1,683	2,347	2,352	2,352	2,283	2,253	1,568	
318	1,000	1,736	1,000	1,000	1,000	2,953	3,414	3,187	2,265	2,992	2,263	1,655	1,000	1,000	1,000	1,000	1,000	1,000	1,000	2,306	2,347	2,352	1,000	1,000	1,000	
319	3,804	3,766	2,876	2,325	2,293	2,322	2,252	2,712	2,265	3,613	2,884	2,209	1,689	3,043	2,393	2,337	2,767	2,377	3,645	3,045	3,726	2,352	2,283	2,253	3,479	
320	1,000	1,736	1,000	1,000	1,000	2,322	2,731	2,137	2,352	2,908	3,532	1,655	2,869	1,681	1,693	1,702	1,000	2,377	1,622	2,347	1,679	3,052	1,000	2,253	2,235	
321	3,804	3,766	2,257	3,694	3,626	2,322	2,792	3,321	3,574	3,613	3,532	3,537	3,557	2,347	3,080	3,045	2,821	3,092	1,622	3,022	3,037	2,352	2,283	2,253	1,667	
322	2,398	3,110	1,634	3,009	3,626	2,419	3,370	3,187	1,000	2,287	2,263	1,655	2,295	3,044	2,376	2,337	2,254	1,716	3,645	3,720	3,042	1,685	1,000	2,253	2,235	
323	2,398	3,032	2,257	2,325	2,293	1,708	2,792	2,712	1,669	2,287	1,616	3,537	2,295	3,044	2,376	1,702	2,196	2,377	3,005	2,347	2,352	3,052	2,283	1,000	2,235	
324	1,721	2,377	2,257	2,325	1,679	2,953	2,792	2,137	1,669	2,908	2,884	2,255	2,295	3,044	3,780	3,045	2,767	2,337	3,645	3,7						

No	E-Banking Service Quality (X1)					E-Customer Relationship Management (X2)			Experiential Quality (X3)					Customer Trust (Z1)					Customer Satisfaction (Z2)			Customer Loyalty (Y)				
	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X3.4	X3.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z2.1	Z2.2	Z2.3	Y.1	Y.2	Y.3	Y.4	
327	3,088	3,110	2,876	2,325	2,374	3,034	2,874	3,187	2,352	2,287	1,616	2,864	2,295	2,347	3,077	2,337	2,254	3,053	3,645	3,045	2,352	3,751	3,552	3,469	4,092	
328	3,088	3,110	2,257	1,668	2,293	1,614	3,414	3,796	2,265	2,992	2,263	2,864	1,689	3,740	3,077	2,978	3,392	3,092	1,622	3,022	2,352	1,666	3,552	1,000	2,785	
329	3,113	3,110	2,876	3,694	2,293	2,419	2,252	2,137	2,948	2,287	2,911	2,929	1,606	3,044	3,780	2,337	1,568	1,716	3,645	3,720	3,726	3,751	3,552	3,469	3,479	
330	3,804	3,032	2,905	2,341	2,989	3,034	3,370	2,137	2,891	2,287	1,616	3,537	2,869	3,044	1,693	3,045	2,196	1,661	3,005	3,022	2,352	2,352	2,283	2,253	3,398	
331	2,398	3,110	2,257	1,658	2,293	3,664	2,792	3,187	2,265	2,287	2,263	2,255	1,689	3,044	3,780	1,635	2,767	3,053	2,946	3,720	3,042	2,365	2,283	2,253	4,092	
332	1,721	3,110	2,242	2,325	2,931	1,708	1,613	1,646	2,891	2,992	2,263	3,537	2,295	3,043	2,376	2,337	1,629	2,377	2,946	3,022	3,726	2,352	2,283	2,253	2,785	
333	2,398	3,766	1,623	1,668	2,931	1,708	3,370	3,771	2,948	2,287	2,263	2,864	2,983	2,347	3,780	2,337	2,821	3,092	3,005	3,022	3,726	2,352	1,000	2,253	2,785	
334	2,398	2,377	2,257	3,009	2,293	1,000	1,000	1,000	2,265	3,613	2,237	2,255	2,869	1,667	2,393	2,337	1,000	1,716	1,683	2,347	1,000	1,000	1,000	1,000	1,000	
335	3,113	2,377	2,257	2,341	2,293	2,322	2,792	2,611	2,222	2,908	2,237	2,929	2,869	3,740	3,780	3,045	3,392	3,768	2,946	3,022	3,037	3,751	2,283	2,253	2,119	
336	2,398	2,377	2,257	3,009	2,931	3,034	2,792	2,712	2,948	2,908	2,884	2,255	1,689	3,740	3,080	2,410	3,392	3,768	2,946	2,347	3,726	3,051	2,283	2,253	2,235	
337	3,804	3,766	3,523	3,694	3,626	2,322	2,252	2,712	3,574	3,613	3,532	3,537	3,557	3,740	3,780	2,978	3,392	3,092	2,946	3,045	2,352	3,751	3,552	3,469	4,092	
338	3,088	3,032	2,905	1,668	2,989	2,419	2,153	3,187	2,891	2,908	3,532	2,929	2,983	1,681	3,080	2,337	2,196	2,431	3,645	3,045	3,726	3,051	3,552	2,253	3,479	
339	3,804	3,766	2,905	3,694	3,626	2,322	1,613	2,712	2,265	2,908	2,884	2,864	1,689	1,667	3,077	2,337	1,568	3,768	3,645	3,720	3,726	2,352	2,283	2,253	2,119	
340	2,398	2,377	2,281	1,668	2,989	2,322	1,613	1,646	2,265	2,287	2,263	1,000	2,869	3,043	2,376	3,045	2,196	3,053	1,622	3,022	2,352	2,352	3,552	2,253	4,092	
341	3,804	3,766	2,905	3,694	3,626	3,664	2,792	2,712	1,596	2,287	2,263	1,000	2,295	3,740	3,077	3,045	3,392	3,053	3,005	3,720	2,352	3,052	2,283	2,253	2,785	
342	2,398	3,110	1,634	2,325	2,931	3,664	3,992	4,380	1,669	1,616	1,616	1,655	1,000	3,044	3,780	2,978	3,392	3,092	2,946	2,347	2,358	3,751	2,283	2,253	3,479	
343	3,804	3,766	3,523	3,694	3,626	2,322	1,613	2,137	2,891	2,287	2,263	1,600	1,000	3,740	3,780	2,978	2,821	1,716	3,645	2,347	2,352	1,666	2,283	1,000	2,785	
344	2,398	2,377	1,623	2,325	2,293	3,034	2,252	2,712	2,891	2,992	2,263	3,537	2,295	3,044	2,376	2,337	2,196	3,053	2,946	2,384	2,352	3,051	2,283	2,253	2,785	
345	2,437	2,377	2,257	1,000	2,989	3,664	3,992	4,380	1,000	1,671	1,000	1,655	1,000	3,740	3,780	3,045	3,392	3,768	2,306	2,384	2,352	3,051	2,283	1,000	3,398	
346	2,398	3,110	2,905	3,010	2,293	3,034	3,370	2,712	2,891	2,287	2,911	2,255	2,180	2,347	3,077	2,410	3,392	3,768	3,005	2,347	2,352	3,051	1,000	2,253	2,235	
347	2,398	3,110	2,257	3,694	2,293	3,664	2,792	2,712	2,891	3,613	2,237	2,255	1,689	2,377	3,077	1,702	1,629	2,377	2,306	1,686	3,042	2,352	2,283	2,253	2,785	
348	2,398	3,110	2,257	1,000	2,931	1,708	1,613	1,646	2,891	3,613	2,884	3,537	2,295	1,681	2,376	1,702	1,000	3,092	1,622	2,347	2,352	1,685	1,000	2,253	2,785	
349	2,398	2,377	2,281	1,000	2,293	2,322	2,153	3,321	1,000	1,671	1,000	1,655	1,000	2,347	2,376	1,702	1,000	1,716	1,683	2,347	3,037	1,685	1,000	2,253	2,785	
350	3,088	1,000	2,257	2,325	1,679	2,322	2,153	3,195	2,948	3,613	2,884	2,929	3,557	3,044	2,376	2,978	2,196	3,092	1,683	2,347	2,352	2,283	2,253	2,785		
351	3,804	3,766	3,523	3,694	3,626	3,664	2,792	2,712	3,574	3,613	3,532	3,537	3,557	3,043	3,080	3,686	3,392	3,053	3,645	3,720	3,726	3,751	3,552	3,469	4,092	
352	3,804	3,766	3,523	3,694	3,626	1,614	3,992	3,187	2,222	2,908	2,884	2,255	3,557	3,044	3,780	2,337	3,392	3,768	2,946	3,022	3,042	1,666	2,283	3,469	3,479	
353	2,398	2,377	2,257	1,658	3,626	2,322	3,370	3,321	2,948	2,287	2,263	2,328	1,689	3,044	3,780	2,337	3,392	3,092	2,946	2,384	2,352	2,365	2,283	3,469	4,092	
354	2,398	3,032	2,242	3,694	2,989	2,953	2,792	2,712	2,222	2,908	3,532	2,864	2,869	1,681	2,376	1,635	1,000	1,716	2,306	3,045	2,358	3,751	2,283	2,253	2,929	
355	2,437	3,110	2,905	3,009	2,293	2,322	1,613	2,221	2,891	1,616	2,263	1,655	1,606	1,667	1,000	1,000	1,000	1,000	1,000	2,306	1,686	1,679	3,051	3,552	1,000	2,785
356	3,088	3,110	2,257	2,325	2,931	3,664	3,992	4,380	2,265	2,376	1,648	1,600	1,606	3,044	3,077	2,337	2,196	3,092	2,306	1,686	3,042	3,052	1,000	2,253	3,479	
357	2,398	2,377	2,905	2,341	2,931	2,953	3,414	3,771	1,669	2,992	2,263	2,255	2,869	2,377	2,376	2,337	2,821	3,092	3,005	2,384	2,352	3,751	3,552	3,469	4,092	
358	3,088	3,766	3,523	2,341	2,931	2,322	1,613	1,646	3,574	3,613	3,532	3,537	2,295	3,043	2,376	3,045	2,196	3,053	3,005	2,347	2,352	2,352	1,000	1,000	2,235	
359	1,721	2,377	2,876	3,694	2,931	2,953	3,370	2,712	2,891	2,992	1,616	2,255	2,295	2,347	2,376	2,978	2,196	3,053	2,306	2,347	1,674	1,685	2,283	3,469	4,092	
360	3,088	2,377	2,257	2,325	2,989	3,664	3,992	4,380	1,669	1,671	1,000	1,655	1,000	1,667	2,376	2,337	3,392	3,053	1,683	1,661	3,037	3,751	2,283	2,253	2,929	
361	3,804	3,032	1,634	3,694	2,293	3,664	2,792	3,187	2,222	2,992	2,263	1,000	1,689	3,740	3,077	3,686	3,392	3,053	3,005	2,347	2,352	1,666	3,552	2,253	3,398	
362	3,804	3,766	3,523	3,694	3,626	2,322	2,874	2,611	2,891	2,376	1,648	2,929	2,295	3,044	3,077	2,276	2,767	3,092	3,645	3,720	3,726	2,352	1,000	2,253	3,479	
363	2,398	3,110	2,257	2,325	2,989	3,664	2,792	3,796	2,948	2,992	1,616	1,000	1,606	2,347	2,376	1,702	1,000	2,377	1,683	3,022	3,042	2,352	2,283	1,000	2,732	
364	2,398	2,377	2,876	2,325	2,989	3,419	2,252	3,187	1,669	2,287	2,263	1,000	1,689	2,347	3,080	2,337	2,767	3,768	2,306	3,045	2,352	3,051	3,552	2,253	2,785	
365	2,398	1,736	1,623	2,325	2,374	3,034	2,252	3,321	1,669	2,992	2,263	2,255	2,869	3,043	3,080	2,337	2,767	2								

No	E-Banking Service Quality (X1)					E-Customer Relationship Management (X2)			Experiential Quality (X3)					Customer Trust (Z1)					Customer Satisfaction (Z2)			Customer Loyalty (Y)			
	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1	X2.2	X2.3	X3.1	X3.2	X3.3	X3.4	X3.5	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	Z2.1	Z2.2	Z2.3	Y.1	Y.2	Y.3	Y.4
368	3,804	1,736	1,634	2,325	2,293	1,708	2,874	2,611	1,000	1,000	1,000	1,000	1,000	2,347	2,376	1,702	1,629	3,092	2,306	3,045	2,352	3,051	3,552	2,253	3,398
369	2,398	3,110	2,257	2,325	2,293	2,322	3,414	3,796	2,352	1,671	2,295	2,255	2,295	3,044	3,077	1,702	1,568	3,092	2,383	2,347	3,037	2,352	3,552	2,253	3,479
370	1,721	1,736	1,000	1,000	1,000	2,322	1,613	1,646	3,574	2,287	1,616	2,255	2,295	2,347	2,376	3,045	2,196	2,377	2,306	3,045	2,352	3,052	2,283	1,000	2,785
371	3,088	3,110	2,905	1,668	2,293	2,322	3,370	3,195	2,265	1,671	1,000	2,255	1,000	3,740	3,080	3,045	2,821	2,377	2,946	2,347	2,368	3,751	2,283	3,469	2,929
372	3,088	3,766	2,281	3,009	2,931	2,953	1,613	3,187	2,948	2,992	1,616	2,255	2,983	3,044	3,780	3,045	3,392	3,768	3,005	3,720	2,352	3,051	3,552	3,469	2,235
373	3,088	3,110	2,281	3,694	2,989	3,034	2,792	3,796	1,669	2,376	2,295	1,600	2,295	3,044	3,080	2,410	2,196	3,092	2,946	3,022	3,042	3,051	2,283	2,253	2,785
374	3,804	3,032	1,634	3,010	2,931	2,953	2,792	3,187	2,265	2,908	2,884	2,255	1,689	3,740	3,780	3,686	3,392	3,768	3,645	3,022	2,352	3,751	2,283	2,253	3,479
375	1,721	1,736	1,623	1,658	2,293	1,708	3,414	3,187	2,265	2,992	2,263	2,255	2,180	3,044	2,376	3,045	2,821	3,053	1,622	2,347	3,042	2,352	2,283	1,000	2,929
376	3,804	3,766	3,523	3,694	3,626	3,664	2,792	2,712	3,574	3,613	3,532	3,537	3,557	3,043	3,080	3,686	3,392	3,053	3,645	3,720	3,726	3,751	3,552	3,469	4,092
377	3,804	3,766	3,523	3,694	3,626	1,614	3,992	3,187	2,222	2,908	2,884	2,255	3,557	3,044	3,780	2,337	3,392	3,768	2,946	3,022	3,042	1,666	2,283	3,469	3,479
378	2,398	2,377	2,257	1,658	3,626	2,322	3,370	3,321	2,948	2,287	2,263	2,328	1,689	3,044	3,780	2,337	3,392	3,092	2,946	2,384	2,352	2,365	2,283	3,469	4,092
379	2,398	3,032	2,242	3,694	2,989	2,953	2,792	2,712	2,222	2,908	3,532	2,864	2,869	1,681	2,376	1,635	1,000	1,716	2,306	3,045	2,358	3,751	2,283	2,253	2,929
380	2,437	3,110	2,905	3,009	2,293	2,322	1,613	2,221	2,891	1,616	2,263	1,655	1,606	1,667	1,000	1,000	1,000	1,000	2,306	1,686	1,679	3,051	3,552	1,000	2,785
381	3,088	3,110	2,257	2,325	2,931	3,664	3,992	4,380	2,265	2,376	1,648	1,600	1,606	3,044	3,077	2,337	2,196	3,092	2,306	1,686	3,042	3,052	1,000	2,253	3,479
382	2,398	2,377	2,905	2,341	2,931	2,953	3,414	3,771	1,669	2,992	2,263	2,255	2,869	2,377	2,376	2,337	2,821	3,092	3,005	2,384	2,352	3,751	3,552	3,469	4,092
383	3,088	3,766	3,523	2,341	2,931	2,322	1,613	1,646	3,574	3,613	3,532	3,537	2,295	3,043	2,376	3,045	2,196	3,053	3,005	2,347	2,352	1,000	1,000	2,235	
384	1,721	2,377	2,876	3,694	2,931	2,953	3,370	2,712	2,891	2,992	1,616	2,255	2,295	2,347	2,376	2,978	2,196	3,053	2,306	2,347	1,674	1,685	2,283	3,469	4,092
385	3,088	2,377	2,257	2,325	2,989	3,664	3,992	4,380	1,669	1,671	1,000	1,655	1,000	1,667	2,376	2,337	3,392	3,053	1,683	1,661	3,037	3,751	2,283	2,253	2,929
386	3,804	3,032	1,634	3,694	2,293	3,664	2,792	3,187	2,222	2,992	2,263	1,000	1,689	3,740	3,077	3,686	3,392	3,053	3,005	2,347	2,352	1,666	3,552	2,253	3,398
387	3,804	3,766	3,523	3,694	3,626	2,322	2,874	2,611	2,891	2,376	1,648	2,929	2,295	3,044	3,077	2,276	2,767	3,092	3,645	3,720	3,726	2,352	1,000	2,253	3,479
388	2,398	3,110	2,257	2,325	2,989	3,664	2,792	3,796	2,948	2,992	1,616	1,000	1,606	2,347	2,376	1,702	1,000	2,377	1,683	3,022	3,042	2,352	2,283	1,000	2,732
389	2,398	2,377	2,876	2,325	2,293	2,419	2,252	3,187	1,669	2,287	2,263	1,000	1,689	2,347	3,080	2,337	2,767	3,768	2,306	3,045	2,352	3,051	3,552	2,253	2,785
390	2,398	1,736	1,623	2,325	2,374	3,034	2,252	3,321	1,669	2,992	2,263	2,255	2,869	3,043	3,080	2,337	2,767	2,377	1,000	1,000	1,000	3,051	2,283	2,253	2,235
391	2,398	3,766	2,257	3,694	3,626	3,034	1,613	2,137	1,669	1,671	1,648	1,655	1,689	1,681	1,684	1,702	1,000	1,716	3,005	2,347	1,674	2,352	2,283	2,253	3,479
392	3,113	3,110	2,257	3,009	2,293	1,708	3,370	2,137	2,265	3,613	2,884	3,537	1,000	2,347	2,376	1,702	1,000	2,377	2,383	1,661	2,352	3,751	2,283	2,253	3,398
393	3,804	1,736	1,634	2,325	2,293	1,708	2,874	2,611	1,000	1,000	1,000	1,000	1,000	2,347	2,376	1,702	1,629	3,092	2,306	3,045	2,352	3,051	3,552	2,253	3,398
394	2,398	3,110	2,257	2,325	2,293	2,322	3,414	3,796	2,352	1,671	2,295	2,255	2,295	3,044	3,077	1,702	1,568	3,092	2,383	2,347	3,037	2,352	3,552	2,253	3,479
395	1,721	1,736	1,000	1,000	1,000	2,322	1,613	1,646	3,574	2,287	1,616	2,255	2,295	2,347	2,376	3,045	2,196	2,377	2,306	3,045	2,352	3,052	2,283	1,000	2,785
396	3,088	3,110	2,905	1,668	2,293	2,322	3,370	3,195	2,265	1,671	1,000	2,255	1,000	3,740	3,080	3,045	2,821	2,377	2,946	2,347	2,368	3,751	2,283	3,469	2,929
397	3,088	3,766	2,281	3,009	2,931	2,953	1,613	3,187	2,948	2,992	1,616	2,255	2,983	3,044	3,780	3,045	3,392	3,768	3,005	3,720	2,352	3,051	3,552	3,469	2,235
398	3,088	3,110	2,281	3,694	2,989	3,034	2,792	3,796	1,669	2,376	2,295	1,600	2,295	3,044	3,080	2,410	2,196	3,092	2,946	3,022	3,042	3,051	2,283	2,253	2,785
399	3,804	3,032	1,634	3,010	2,931	2,953	2,792	3,187	2,265	2,908	2,884	2,255	1,689	3,740	3,780	3,686	3,392	3,768	3,645	3,022	2,352	3,751	2,283	2,253	3,479
400	1,721	1,736	1,623	1,658	2,293	1,708	3,414	3,187	2,265	2,992	2,263	2,255	2,180	3,044	2,376	3,045	2,821	3,053	1,622	2,347	3,042	2,352	2,283	1,000	2,929

LAMPIRAN 6. UJI VALIDITAS KUESIONER

Correlations (E-Banking Service Quality)

Correlations

	Tot_X1		
	Pearson Correlation	Sig. (2-tailed)	N
item.1	,543	,002	30
item.2	,559	,001	30
item.3	,654	,000	30
item.4	,554	,001	30
item.5	,560	,001	30
item.6	,568	,001	30
item.7	,541	,002	30
item.8	,541	,002	30
item.9	,545	,002	30
item.10	,552	,002	30

Correlations (E-Customer Relationship Management)

Correlations

	Tot_X2		
	Pearson Correlation	Sig. (2-tailed)	N
item.11	,711	,000	30
item.12	,696	,000	30
item.13	,684	,000	30
item.14	,803	,000	30
item.15	,685	,000	30
item.16	,844	,000	30

Correlations (Experiential Quality)

Correlations

	Tot_X3		
	Pearson Correlation	Sig. (2-tailed)	N
item.17	,740	,000	30
item.18	,541	,002	30
item.19	,574	,001	30
item.20	,524	,003	30
item.21	,569	,001	30
item.22	,665	,000	30
item.23	,758	,000	30
item.24	,584	,001	30
item.25	,639	,000	30
item.26	,682	,000	30

Correlations (Customer Trust)

Correlations

	Tot_Z1		
	Pearson Correlation	Sig. (2-tailed)	N
item.27	,727	,000	30
item.28	,600	,000	30
item.29	,659	,000	30
item.30	,574	,001	30
item.31	,614	,000	30
item.32	,654	,000	30
item.33	,744	,000	30
item.34	,641	,000	30
item.35	,593	,001	30
item.36	,597	,000	30

Correlations (Customer Satisfaction)

Correlations

	Tot_Z2		
	Pearson Correlation	Sig. (2-tailed)	N
item.37	,691	,000	30
item.38	,703	,000	30
item.39	,806	,000	30
item.40	,719	,000	30
item.41	,640	,000	30
item.42	,698	,000	30

Correlations (Customer Loyalty)

Correlations

	Tot_Y		
	Pearson Correlation	Sig. (2-tailed)	N
item.43	,640	,000	30
item.44	,645	,000	30
item.45	,734	,000	30
item.46	,620	,000	30
item.47	,653	,000	30
item.48	,636	,000	30

LAMPIRAN 7. UJI RELIABILITAS KUESIONER

Reliability (E-Banking Service Quality)

Scale: ALL VARIABLES

Case Processing Summary

	N	%
Cases Valid	30	100,0
Excluded ^a	0	,0
Total	30	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,757	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
item.1	36,70	11,597	,406	,739
item.2	36,67	11,195	,396	,742
item.3	36,93	10,961	,532	,721
item.4	36,47	11,430	,410	,739
item.5	37,07	11,237	,402	,740
item.6	36,87	11,361	,426	,736
item.7	36,73	11,513	,396	,740
item.8	36,67	11,885	,427	,738
item.9	36,80	11,476	,399	,740
item.10	36,60	11,559	,418	,737

Reliability (E-Customer Relationship Management)

Scale: ALL VARIABLES

Case Processing Summary

	N	%
Cases Valid	30	100,0
Excluded ^a	0	,0
Total	30	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,830	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
item.11	18,07	10,685	,608	,806
item.12	18,30	10,355	,567	,810
item.13	18,43	10,254	,541	,815
item.14	18,77	9,151	,686	,784
item.15	18,57	10,323	,546	,814
item.16	18,53	7,982	,713	,782

Reliability (Experiential Quality

Scale: ALL VARIABLES

Case Processing Summary

	N	%
Cases Valid	30	100,0
Excluded ^a	0	,0
Total	30	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,827	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
item.17	36,87	15,154	,652	,796
item.18	36,90	16,162	,396	,824
item.19	36,77	16,185	,449	,817
item.20	36,37	16,999	,422	,819
item.21	36,93	16,202	,442	,818
item.22	36,93	16,064	,575	,806
item.23	36,73	14,961	,672	,794
item.24	37,13	15,844	,445	,819
item.25	36,93	16,202	,544	,808
item.26	37,13	15,361	,573	,804

Reliability (Customer Trust)

Scale: ALL VARIABLES

Case Processing Summary

	N	%
Cases Valid	30	100,0
Excluded ^a	0	,0
Total	30	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,847	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
item.27	37,47	14,189	,691	,820
item.28	37,50	15,569	,438	,841
item.29	37,57	14,875	,492	,838
item.30	37,70	14,976	,514	,835
item.31	37,63	14,723	,542	,833
item.32	37,87	14,326	,491	,840
item.33	38,17	14,282	,607	,827
item.34	38,10	14,783	,533	,834
item.35	37,50	14,672	,582	,829
item.36	37,90	14,714	,586	,829

Reliability (Customer Satisfaction)

Scale: ALL VARIABLES

Case Processing Summary

	N	%
Cases Valid	30	100,0
Excluded ^a	0	,0
Total	30	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,795	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
item.37	21,33	5,678	,490	,783
item.38	21,17	6,489	,598	,761
item.39	21,43	5,564	,692	,728
item.40	21,43	5,771	,556	,762
item.41	21,23	6,392	,487	,777
item.42	21,23	5,909	,532	,767

Reliability (Customer Loyalty)

Scale: ALL VARIABLES

Case Processing Summary

	N	%
Cases Valid	30	100,0
Excluded ^a	0	,0
Total	30	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,731	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
item.43	19,70	4,769	,411	,714
item.44	19,60	5,076	,478	,691
item.45	19,97	4,447	,551	,666
item.46	20,37	5,206	,453	,698
item.47	19,67	4,989	,477	,691
item.48	20,20	4,993	,445	,699

LAMPIRAN 8. STATISTIK DESKRIPTIF

Frequency Table

Table 1

	STS	TS	N	S	SS
	Row N %				
item.1	0,0%	0,0%	11,2%	59,5%	29,2%
item.2	0,0%	0,0%	12,5%	54,0%	33,5%
item.3	0,0%	0,0%	19,0%	51,2%	29,8%
item.4	0,0%	0,0%	4,8%	48,8%	46,5%
item.5	0,0%	0,0%	27,5%	47,5%	25,0%
item.6	0,0%	0,0%	20,2%	50,2%	29,5%
item.7	0,0%	0,0%	13,0%	53,0%	34,0%
item.8	0,0%	0,0%	12,0%	50,8%	37,2%
item.9	0,0%	0,0%	19,8%	47,2%	33,0%
item.10	0,0%	0,0%	11,0%	53,0%	36,0%
item.11	0,0%	0,0%	9,0%	54,8%	36,2%
item.12	0,0%	0,0%	22,0%	47,2%	30,8%
item.13	0,0%	0,0%	30,8%	48,5%	20,8%
item.14	0,0%	5,0%	33,2%	41,8%	20,0%
item.15	0,0%	3,0%	30,2%	46,5%	20,2%
item.16	0,0%	13,2%	27,2%	42,2%	17,2%
item.17	0,0%	0,0%	14,2%	54,0%	31,8%
item.18	0,0%	0,0%	20,5%	44,5%	35,0%
item.19	0,0%	0,0%	9,8%	56,2%	34,0%
item.20	0,0%	0,0%	7,8%	47,2%	45,0%
item.21	0,0%	0,0%	25,0%	47,0%	28,0%
item.22	0,0%	0,0%	24,0%	52,0%	24,0%
item.23	0,0%	0,0%	15,0%	52,2%	32,8%
item.24	0,0%	0,0%	25,8%	44,5%	29,8%
item.25	0,0%	0,0%	22,8%	58,2%	19,0%
item.26	0,0%	0,0%	36,0%	41,0%	23,0%

Table 1

	STS	TS	N	S	SS
	Row N %				
item.27	0,0%	0,0%	11,0%	53,2%	35,8%
item.28	0,0%	0,0%	9,2%	49,0%	41,8%
item.29	0,0%	0,0%	8,8%	50,8%	40,5%
item.30	0,0%	0,0%	11,2%	55,2%	33,5%
item.31	0,0%	0,0%	9,8%	55,0%	35,2%
item.32	0,0%	0,0%	22,8%	50,2%	27,0%
item.33	0,0%	0,0%	30,5%	38,0%	31,5%
item.34	0,0%	0,0%	26,8%	48,5%	24,8%
item.35	0,0%	0,0%	9,0%	56,0%	35,0%
item.36	0,0%	0,0%	15,2%	53,2%	31,5%
item.37	0,0%	0,0%	20,5%	48,5%	31,0%
item.38	0,0%	0,0%	10,0%	52,5%	37,5%
item.39	0,0%	0,0%	11,0%	54,0%	35,0%
item.40	0,0%	0,0%	15,8%	53,5%	30,8%
item.41	0,0%	0,0%	13,5%	55,0%	31,5%
item.42	0,0%	0,0%	14,8%	55,0%	30,2%
item.43	0,0%	0,0%	10,0%	52,8%	37,2%
item.44	0,0%	0,0%	8,8%	48,2%	43,0%
item.45	0,0%	0,0%	27,2%	50,2%	22,5%
item.46	0,0%	0,0%	31,8%	46,2%	22,0%
item.47	0,0%	0,0%	10,0%	50,0%	40,0%
item.48	0,0%	5,2%	28,5%	47,0%	19,2%

Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
item.1	400	3	5	4,18	,611
item.2	400	3	5	4,21	,646
item.3	400	3	5	4,11	,691
item.4	400	3	5	4,42	,582
item.5	400	3	5	3,98	,725
item.6	400	3	5	4,09	,700
item.7	400	3	5	4,21	,653
item.8	400	3	5	4,25	,656
item.9	400	3	5	4,13	,715
item.10	400	3	5	4,25	,639
item.11	400	3	5	4,27	,616
item.12	400	3	5	4,09	,722
item.13	400	3	5	3,90	,712
item.14	400	2	5	3,77	,825
item.15	400	2	5	3,84	,775
item.16	400	2	5	3,63	,919
item.17	400	3	5	4,18	,656
item.18	400	3	5	4,15	,732
item.19	400	3	5	4,24	,616
item.20	400	3	5	4,37	,624
item.21	400	3	5	4,03	,728
item.22	400	3	5	4,00	,694
item.23	400	3	5	4,18	,669
item.24	400	3	5	4,04	,745
item.25	400	3	5	3,96	,646
item.26	400	3	5	3,87	,758
Valid N (listwise)	400				

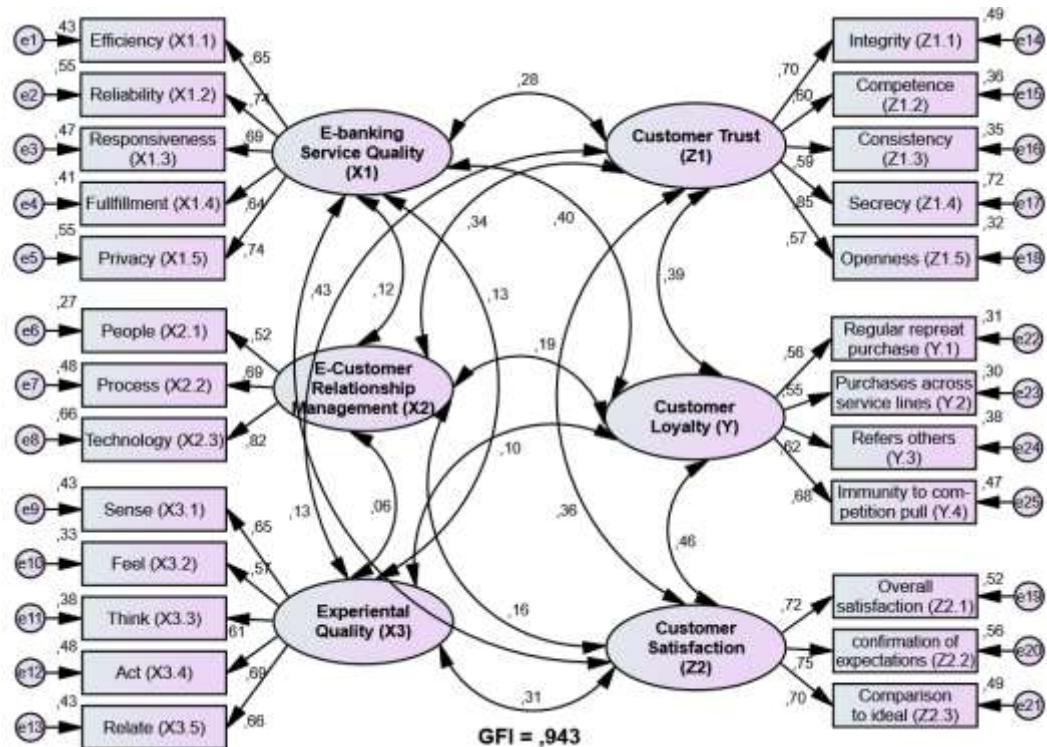
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
item.27	400	3	5	4,25	,638
item.28	400	3	5	4,33	,637
item.29	400	3	5	4,32	,627
item.30	400	3	5	4,22	,632
item.31	400	3	5	4,25	,621
item.32	400	3	5	4,04	,705
item.33	400	3	5	4,01	,788
item.34	400	3	5	3,98	,718
item.35	400	3	5	4,26	,611
item.36	400	3	5	4,16	,665
item.37	400	3	5	4,11	,711
item.38	400	3	5	4,27	,633
item.39	400	3	5	4,24	,635
item.40	400	3	5	4,15	,666
item.41	400	3	5	4,18	,647
item.42	400	3	5	4,16	,653
item.43	400	3	5	4,27	,632
item.44	400	3	5	4,34	,633
item.45	400	3	5	3,95	,705
item.46	400	3	5	3,90	,728
item.47	400	3	5	4,30	,641
item.48	400	2	5	3,80	,806
Valid N (listwise)	400				

LAMPIRAN 9. UJI UNIVARIATE OUTLIER DENGAN Z-SCORE

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Zscore(X1.1)	400	-2,40333	1,62576	0E-7	1,00000000
Zscore(X1.2)	400	-2,37755	1,36641	0E-7	1,00000000
Zscore(X1.3)	400	-1,84632	1,72922	0E-7	1,00000000
Zscore(X1.4)	400	-2,25057	1,43009	0E-7	1,00000000
Zscore(X1.5)	400	-2,22623	1,52634	0E-7	1,00000000
Zscore(X2.1)	400	-2,28589	1,58012	0E-7	1,00000000
Zscore(X2.2)	400	-2,13897	1,85407	0E-7	1,00000000
Zscore(X2.3)	400	-2,55556	1,88965	0E-7	1,00000000
Zscore(X3.1)	400	-2,19727	1,61539	0E-7	1,00000000
Zscore(X3.2)	400	-2,66364	1,43244	0E-7	1,00000000
Zscore(X3.3)	400	-1,82357	1,77471	0E-7	1,00000000
Zscore(X3.4)	400	-1,90891	1,54080	0E-7	1,00000000
Zscore(X3.5)	400	-1,70243	1,97760	0E-7	1,00000000
Zscore(Z1.1)	400	-2,43624	1,37718	0E-7	1,00000000
Zscore(Z1.2)	400	-2,48863	1,44703	0E-7	1,00000000
Zscore(Z1.3)	400	-2,31098	1,70208	0E-7	1,00000000
Zscore(Z1.4)	400	-1,52751	1,54443	0E-7	1,00000000
Zscore(Z1.5)	400	-2,45266	1,60049	0E-7	1,00000000
Zscore(Z2.1)	400	-2,19448	1,50154	0E-7	1,00000000
Zscore(Z2.2)	400	-2,25129	1,53030	0E-7	1,00000000
Zscore(Z2.3)	400	-2,16590	1,55812	0E-7	1,00000000
Zscore(Y.1)	400	-2,53760	1,37069	0E-7	1,00000000
Zscore(Y.2)	400	-1,35534	1,48231	0E-7	1,00000000
Zscore(Y.3)	400	-1,24834	1,49698	0E-7	1,00000000
Zscore(Y.4)	400	-2,65859	1,67112	0E-7	1,00000000
Valid N (listwise)	400				

LAMPIRAN 10. CONFIRMATORY FACTOR ANALYSIS (CFA)

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
X1.1 <--- X1	1,000				
X1.2 <--- X1	1,231	,104	11,868	***	par_1
X1.3 <--- X1	1,183	,107	11,096	***	par_2
X1.4 <--- X1	1,065	,100	10,628	***	par_3
X1.5 <--- X1	1,221	,103	11,800	***	par_4
X3.1 <--- X3	1,000				
X3.2 <--- X3	,810	,088	9,158	***	par_5
X3.3 <--- X3	,993	,106	9,352	***	par_6
X3.4 <--- X3	1,175	,110	10,668	***	par_7
X3.5 <--- X3	1,049	,107	9,820	***	par_8
X2.1 <--- X2	1,000				
X2.2 <--- X2	1,602	,188	8,529	***	par_9
X2.3 <--- X2	2,082	,260	8,017	***	par_10
Z1.5 <--- Z1	,766	,077	9,968	***	par_11
Z1.4 <--- Z1	1,514	,105	14,427	***	par_12
Z1.3 <--- Z1	,811	,078	10,450	***	par_13

	Estimate	S.E.	C.R.	P	Label
Z1.2 <--- Z1	,825	,079	10,467	***	par_14
Z1.1 <--- Z1	1,000				
Z2.3 <--- Z2	,963	,087	11,062	***	par_15
Z2.2 <--- Z2	1,012	,088	11,466	***	par_16
Z2.1 <--- Z2	1,000				
Y.3 <--- Y	,793	,096	8,240	***	par_17
Y.2 <--- Y	,684	,091	7,494	***	par_18
Y.1 <--- Y	1,000				
Y.4 <--- Y	1,386	,167	8,283	***	par_19

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
X1.1 <--- X1	,654
X1.2 <--- X1	,743
X1.3 <--- X1	,687
X1.4 <--- X1	,639
X1.5 <--- X1	,743
X3.1 <--- X3	,653
X3.2 <--- X3	,572
X3.3 <--- X3	,613
X3.4 <--- X3	,695
X3.5 <--- X3	,658
X2.1 <--- X2	,522
X2.2 <--- X2	,691
X2.3 <--- X2	,815
Z1.5 <--- Z1	,568
Z1.4 <--- Z1	,851
Z1.3 <--- Z1	,594
Z1.2 <--- Z1	,597
Z1.1 <--- Z1	,703
Z2.3 <--- Z2	,699
Z2.2 <--- Z2	,746
Z2.1 <--- Z2	,719
Y.3 <--- Y	,618
Y.2 <--- Y	,551
Y.1 <--- Y	,558
Y.4 <--- Y	,685

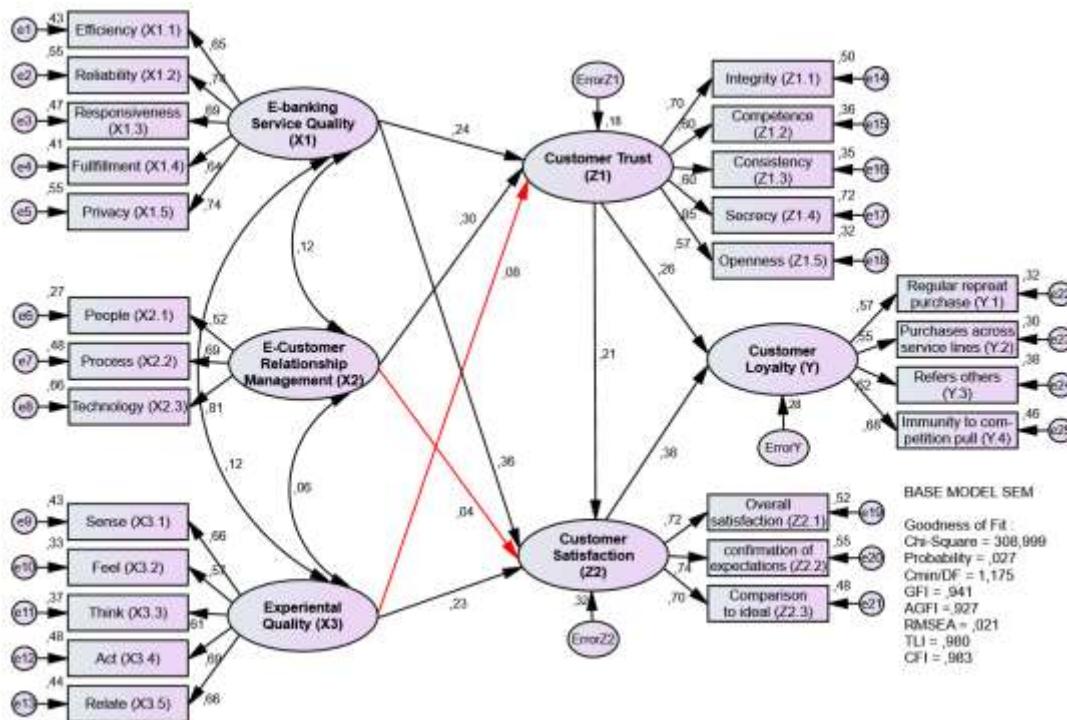
Covariances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
X1 <--> Z1	,135	,031	4,298	***	par_20
X1 <--> X2	,043	,023	1,875	,061	par_21
X3 <--> X2	,022	,024	,884	,377	par_22
X1 <--> X3	,056	,028	1,969	,049	par_23
X2 <--> Y	,060	,022	2,671	,008	par_24
X2 <--> Z2	,069	,029	2,371	,018	par_25
X3 <--> Z2	,166	,038	4,346	***	par_26
Z2 <--> Y	,201	,038	5,240	***	par_27
Z1 <--> Z2	,207	,041	5,093	***	par_28
Z1 <--> Y	,161	,032	5,027	***	par_29
X1 <--> Z2	,219	,039	5,679	***	par_30
X1 <--> Y	,148	,029	5,005	***	par_31
X3 <--> Y	,037	,027	1,389	,165	par_32
X2 <--> Z1	,134	,030	4,500	***	par_33
X3 <--> Z1	,067	,032	2,104	,035	par_34

Correlations: (Group number 1 - Default model)

	Estimate
X1 <--> Z1	,285
X1 <--> X2	,123
X3 <--> X2	,058
X1 <--> X3	,125
X2 <--> Y	,194
X2 <--> Z2	,163
X3 <--> Z2	,311
Z2 <--> Y	,455
Z1 <--> Z2	,363
Z1 <--> Y	,389
X1 <--> Z2	,434
X1 <--> Y	,401
X3 <--> Y	,096
X2 <--> Z1	,336
X3 <--> Z1	,133

LAMPIRAN 11. STRUCTURAL EQUATION MODELING (BASE MODEL)



Notes for Group (Group number 1)

The model is recursive.

Sample size = 400

Parameter Summary (Group number 1)

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	34	0	0	0	0	34
Labeled	0	0	0	0	0	0
Unlabeled	28	3	31	0	0	62
Total	62	3	31	0	0	96

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
Y.4	2,000	8,184	-.352	-2,873	-,022	-,090
Y.1	2,000	7,502	-.386	-3,151	-,294	-1,199
Y.2	1,000	3,552	,055	,447	-,984	-4,018
Y.3	1,000	3,469	,122	,998	-1,115	-4,550

Variable	min	max	skew	c.r.	kurtosis	c.r.
Z2.1	2,000	7,290	-,247	-2,017	-,657	-2,682
Z2.2	2,000	7,440	-,298	-2,430	-,239	-,978
Z2.3	2,000	7,453	-,288	-2,354	-,318	-1,297
Z1.1	2,000	7,480	-,337	-2,749	-,573	-2,341
Z1.2	2,000	7,560	-,370	-3,020	-,161	-,656
Z1.3	2,000	7,372	-,228	-1,865	-,475	-1,939
Z1.4	2,000	6,784	-,064	-,519	-1,029	-4,200
Z1.5	2,000	7,536	-,306	-2,501	-,322	-1,316
X2.3	2,000	8,759	-,243	-1,987	-,090	-,368
X2.2	2,000	7,985	-,168	-1,376	-,478	-1,951
X2.1	2,000	7,328	,007	,060	-,700	-2,858
X3.5	2,000	7,114	,124	1,015	-,550	-2,245
X3.4	2,000	7,074	-,081	-,659	-,792	-3,232
X3.3	2,000	7,064	-,011	-,091	-,572	-2,337
X3.2	2,000	7,597	-,339	-2,766	-,162	-,661
X3.1	2,000	7,148	-,269	-2,199	-,432	-1,765
X1.5	2,000	7,253	-,338	-2,756	-,333	-1,358
X1.4	2,000	7,388	-,321	-2,620	-,364	-1,487
X1.3	2,000	7,047	,021	,175	-,682	-2,783
X1.2	2,000	7,531	-,313	-2,558	-,731	-2,985
X1.1	2,000	7,608	-,188	-1,531	-,299	-1,219
Multivariate					-11,845	-3,224

Observations farthest from the centroid (Mahalanobis distance) (Group number 1)

Observation number	Mahalanobis d-squared	p1	p2
86	41,040	,023	1,000
159	39,917	,030	1,000
10	39,555	,032	1,000
93	39,193	,035	1,000
318	39,191	,035	,999
60	38,861	,038	,998
211	38,727	,039	,996
58	38,385	,042	,995
229	38,056	,046	,995
206	37,637	,050	,996
271	37,461	,052	,994
315	37,182	,055	,994
171	35,623	,078	1,000
140	35,579	,078	1,000
136	35,558	,079	1,000

Observation number	Mahalanobis d-squared	p1	p2
360	34,713	,094	1,000
385	34,713	,094	1,000
295	34,703	,094	1,000
35	34,682	,094	1,000
108	34,560	,096	1,000
312	34,531	,097	1,000
175	34,392	,100	1,000
52	34,333	,101	,999
352	34,252	,103	,999
377	34,252	,103	,998
161	33,809	,112	,999
14	33,794	,112	,999
322	33,418	,121	1,000
343	33,404	,121	,999
153	33,359	,122	,999
204	33,269	,124	,999
142	33,212	,126	,999
288	33,175	,127	,998
239	33,097	,129	,998
101	32,875	,134	,998
42	32,839	,135	,998
51	32,812	,136	,997
43	32,691	,139	,997
222	32,674	,139	,995
53	32,668	,140	,993
254	32,606	,141	,991
163	32,553	,143	,989
221	32,446	,146	,989
15	32,428	,146	,985
109	32,293	,150	,987
212	32,137	,154	,990
273	32,080	,156	,988
287	32,060	,156	,983
30	31,907	,161	,987
152	31,862	,162	,984
48	31,786	,164	,983
274	31,714	,166	,981
56	31,696	,167	,975
252	31,664	,168	,969
237	31,650	,168	,960

Observation number	Mahalanobis d-squared	p1	p2
297	31,565	,171	,959
106	31,505	,173	,955
300	31,335	,178	,967
31	31,295	,179	,961
4	31,223	,182	,959
270	31,051	,187	,970
324	30,995	,189	,967
13	30,920	,192	,967
123	30,840	,194	,967
94	30,802	,196	,961
256	30,683	,200	,966
309	30,621	,202	,964
120	30,615	,202	,954
29	30,577	,203	,947
265	30,432	,209	,959
330	30,403	,210	,951
23	30,236	,216	,966
260	30,204	,217	,960
128	30,203	,217	,948
85	30,118	,220	,950
16	30,110	,220	,937
230	30,043	,223	,937
361	30,017	,224	,926
386	30,017	,224	,907
82	29,997	,224	,892
185	29,929	,227	,891
8	29,879	,229	,885
233	29,851	,230	,870
333	29,722	,235	,892
247	29,705	,236	,874
72	29,613	,239	,884
313	29,532	,242	,889
157	29,530	,242	,865
238	29,525	,243	,840
276	29,455	,245	,842
359	29,450	,246	,815
384	29,450	,246	,781
340	29,418	,247	,763
127	29,360	,249	,760
219	29,312	,251	,752

Observation number	Mahalanobis d-squared	p1	p2
156	29,273	,253	,737
293	29,266	,253	,702
355	29,239	,254	,679
380	29,239	,254	,637
98	28,970	,265	,770

Condition number = 22,968

Eigenvalues

10,041 5,099 4,838 3,447 3,013 2,352 1,555 1,500 1,439 1,308 1,271 1,196 1,184
1,072 1,060 ,988 ,973 ,957 ,921 ,863 ,814 ,775 ,673 ,587 ,437

Determinant of sample covariance matrix = 4319,997

Notes for Model (Default model)

Computation of degrees of freedom (Default model)

Number of distinct sample moments: 325
 Number of distinct parameters to be estimated: 62
 Degrees of freedom (325 - 62): 263

Result (Default model)

Minimum was achieved

Chi-square = 308,999

Degrees of freedom = 263

Probability level = ,027

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
Z1	<--- X1	,268	,067	3,975	***	par_20
Z1	<--- X2	,428	,096	4,474	***	par_21
Z1	<--- X3	,097	,068	1,420	,156	par_22
Z2	<--- X1	,402	,076	5,315	***	par_23
Z2	<--- X2	,055	,092	,599	,549	par_24
Z2	<--- X3	,272	,072	3,791	***	par_25
Z2	<--- Z1	,218	,069	3,183	,001	par_26
Y	<--- Z1	,202	,056	3,614	***	par_27
Y	<--- Z2	,294	,062	4,722	***	par_28
X1.1	<--- X1	1,000				
X1.2	<--- X1	1,207	,102	11,840	***	par_1

	Estimate	S.E.	C.R.	P	Label
X1.3 <--- X1	1,065	,096	11,061	***	par_2
X1.4 <--- X1	1,028	,097	10,600	***	par_3
X1.5 <--- X1	1,145	,097	11,761	***	par_4
X3.1 <--- X3	1,000				
X3.2 <--- X3	,882	,096	9,189	***	par_5
X3.3 <--- X3	,973	,103	9,409	***	par_6
X3.4 <--- X3	1,155	,108	10,733	***	par_7
X3.5 <--- X3	1,041	,105	9,941	***	par_8
X2.1 <--- X2	1,000				
X2.2 <--- X2	1,438	,170	8,474	***	par_9
X2.3 <--- X2	1,711	,214	8,010	***	par_10
Z1.5 <--- Z1	,765	,077	9,946	***	par_11
Z1.4 <--- Z1	1,307	,091	14,438	***	par_12
Z1.3 <--- Z1	,788	,075	10,477	***	par_13
Z1.2 <--- Z1	,832	,080	10,442	***	par_14
Z1.1 <--- Z1	1,000				
Z2.3 <--- Z2	,990	,090	11,036	***	par_15
Z2.2 <--- Z2	1,037	,090	11,489	***	par_16
Z2.1 <--- Z2	1,000				
Y.3 <--- Y	,697	,084	8,297	***	par_17
Y.2 <--- Y	,618	,082	7,491	***	par_18
Y.1 <--- Y	1,000				
Y.4 <--- Y	1,214	,146	8,297	***	par_19

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
Z1 <--- X1	,241
Z1 <--- X2	,304
Z1 <--- X3	,085
Z2 <--- X1	,355
Z2 <--- X2	,039
Z2 <--- X3	,234
Z2 <--- Z1	,215
Y <--- Z1	,256
Y <--- Z2	,378
X1.1 <--- X1	,653
X1.2 <--- X1	,743
X1.3 <--- X1	,686
X1.4 <--- X1	,639
X1.5 <--- X1	,744

	Estimate
X3.1 <--- X3	,656
X3.2 <--- X3	,571
X3.3 <--- X3	,612
X3.4 <--- X3	,695
X3.5 <--- X3	,663
X2.1 <--- X2	,522
X2.2 <--- X2	,691
X2.3 <--- X2	,810
Z1.5 <--- Z1	,567
Z1.4 <--- Z1	,849
Z1.3 <--- Z1	,596
Z1.2 <--- Z1	,596
Z1.1 <--- Z1	,704
Z2.3 <--- Z2	,696
Z2.2 <--- Z2	,741
Z2.1 <--- Z2	,719
Y.3 <--- Y	,619
Y.2 <--- Y	,549
Y.1 <--- Y	,568
Y.4 <--- Y	,680

Covariances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
X3 <--> X2	,041	,042	,971	,332	par_29
X1 <--> X2	,080	,043	1,876	,061	par_30
X1 <--> X3	,100	,051	1,954	,051	par_31

Correlations: (Group number 1 - Default model)

	Estimate
X3 <--> X2	,064
X1 <--> X2	,123
X1 <--> X3	,124

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
Z1	,184
Z2	,317
Y	,278

Modification Indices (Group number 1 - Default model)**Covariances: (Group number 1 - Default model)**

	M.I.	Par Change
ErrorY <--> X1	6,713	,111
e25 <--> X3	5,674	-,142
e19 <--> e23	6,124	-,112
e20 <--> e23	4,471	,095
e14 <--> e24	7,748	-,119
e15 <--> X3	5,442	,137
e15 <--> X1	5,123	,132
e16 <--> ErrorZ2	8,834	,174
e16 <--> e24	7,022	-,115
e16 <--> e20	8,489	,183
e17 <--> ErrorZ2	6,004	-,135
e17 <--> e14	6,687	,144
e17 <--> e15	4,689	-,132
e18 <--> X2	4,148	,097
e18 <--> e24	5,595	,107
e18 <--> e14	4,187	-,131
e8 <--> e21	6,296	,176
e7 <--> e16	8,554	-,200
e6 <--> X1	4,022	,122
e6 <--> e14	7,697	-,189
e13 <--> e25	4,608	-,146
e13 <--> e21	4,680	-,145
e11 <--> e13	4,982	,149
e10 <--> e21	5,275	,160
e5 <--> X2	4,809	,094
e5 <--> e15	7,972	,176
e3 <--> ErrorY	4,158	,099
e3 <--> e24	6,060	,106

Model Fit Summary**CMIN**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	62	308,999	263	,027	1,175
Saturated model	325	,000	0		
Independence model	25	2971,855	300	,000	9,906

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,084	,941	,927	,762
Saturated model	,000	1,000		
Independence model	,396	,488	,445	,450

Baseline Comparisons

Model	NFI	RFI	IFI	TLI	CFI
	Delta1	rho1	Delta2	rho2	
Default model	,896	,881	,983	,980	,983
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,877	,786	,862
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	45,999	6,260	93,986
Saturated model	,000	,000	,000
Independence model	2671,855	2500,724	2850,352

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,774	,115	,016	,236
Saturated model	,000	,000	,000	,000
Independence model	7,448	6,696	6,267	7,144

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,021	,008	,030	1,000
Independence model	,149	,145	,154	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	432,999	441,642	680,470	742,470
Saturated model	650,000	695,308	1947,226	2272,226
Independence model	3021,855	3025,340	3121,641	3146,641

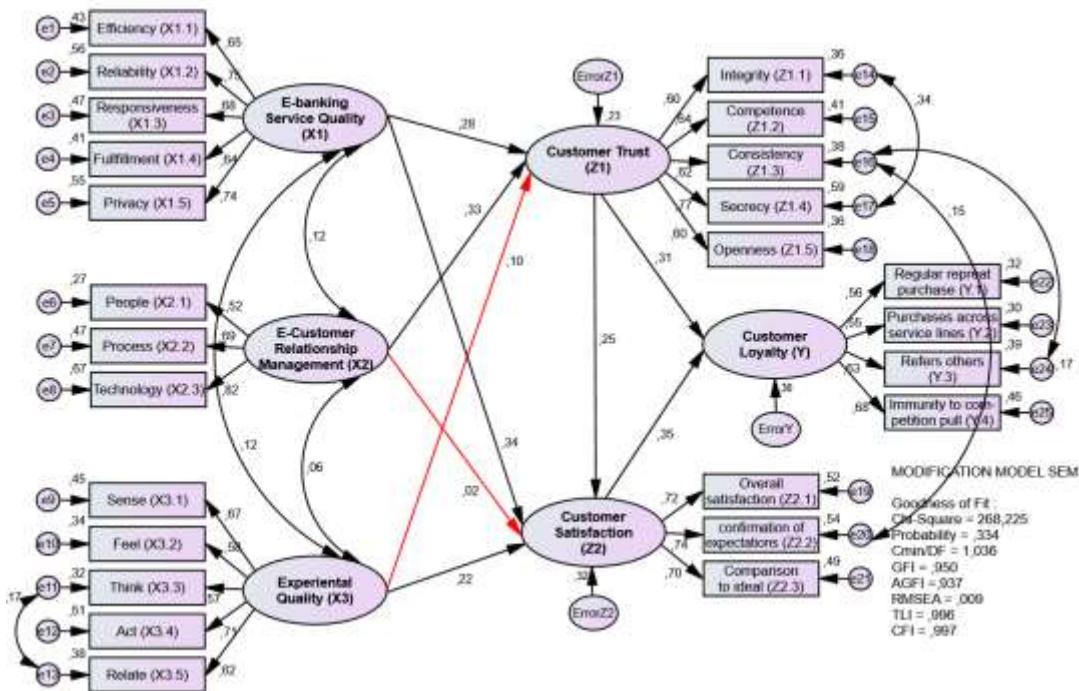
ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	1,085	,986	1,205	1,107
Saturated model	1,629	1,629	1,629	1,743
Independence model	7,574	7,145	8,021	7,582

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	390	413
Independence model	46	49

LAMPIRAN 12. STRUCTURAL EQUATION MODELING (MODIFICATION MODEL)



Notes for Group (Group number 1)

The model is recursive.

Sample size = 400

Parameter Summary (Group number 1)

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	34	0	0	0	0	34
Labeled	0	0	0	0	0	0
Unlabeled	28	7	31	0	0	66
Total	62	7	31	0	0	100

Notes for Model (Default model)

Computation of degrees of freedom (Default model)

Number of distinct sample moments: 325
 Number of distinct parameters to be estimated: 66
 Degrees of freedom (325 - 66): 259

Result (Default model)

Minimum was achieved
 Chi-square = 268,225
 Degrees of freedom = 259
 Probability level = ,334

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
Z1	<--- X1	,269	,062	4,331	***	par_20
Z1	<--- X2	,372	,083	4,499	***	par_21
Z1	<--- X3	,091	,055	1,664	,096	par_22
Z2	<--- X1	,411	,081	5,062	***	par_23
Z2	<--- X2	,035	,094	,372	,710	par_24
Z2	<--- X3	,247	,069	3,574	***	par_25
Z2	<--- Z1	,308	,095	3,255	,001	par_26
Y	<--- Z1	,284	,073	3,872	***	par_27
Y	<--- Z2	,255	,059	4,337	***	par_28
X1.1	<--- X1	1,000				
X1.2	<--- X1	1,237	,104	11,862	***	par_1
X1.3	<--- X1	1,181	,107	11,046	***	par_2
X1.4	<--- X1	1,067	,101	10,605	***	par_3
X1.5	<--- X1	1,226	,104	11,786	***	par_4
X3.1	<--- X3	1,000				
X3.2	<--- X3	,802	,088	9,166	***	par_5
X3.3	<--- X3	,901	,104	8,697	***	par_6
X3.4	<--- X3	1,177	,111	10,559	***	par_7
X3.5	<--- X3	,963	,104	9,296	***	par_8
X2.1	<--- X2	1,000				
X2.2	<--- X2	1,592	,186	8,562	***	par_9
X2.3	<--- X2	2,085	,260	8,009	***	par_10
Z1.5	<--- Z1	,954	,111	8,617	***	par_11
Z1.4	<--- Z1	1,615	,128	12,615	***	par_12
Z1.3	<--- Z1	,991	,112	8,884	***	par_13
Z1.2	<--- Z1	1,035	,115	8,987	***	par_14
Z1.1	<--- Z1	1,000				
Z2.3	<--- Z2	,957	,087	11,039	***	par_15
Z2.2	<--- Z2	,990	,086	11,469	***	par_16
Z2.1	<--- Z2	1,000				
Y.3	<--- Y	,797	,096	8,328	***	par_17
Y.2	<--- Y	,670	,089	7,498	***	par_18
Y.1	<--- Y	1,000				

	Estimate	S.E.	C.R.	P	Label
Y.4 <--- Y	1,363	,163	8,353	***	par_19

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
Z1 <--- X1	,279
Z1 <--- X2	,325
Z1 <--- X3	,103
Z2 <--- X1	,341
Z2 <--- X2	,024
Z2 <--- X3	,221
Z2 <--- Z1	,245
Y <--- Z1	,309
Y <--- Z2	,348
X1.1 <--- X1	,653
X1.2 <--- X1	,745
X1.3 <--- X1	,684
X1.4 <--- X1	,639
X1.5 <--- X1	,745
X3.1 <--- X3	,668
X3.2 <--- X3	,580
X3.3 <--- X3	,569
X3.4 <--- X3	,712
X3.5 <--- X3	,619
X2.1 <--- X2	,523
X2.2 <--- X2	,688
X2.3 <--- X2	,818
Z1.5 <--- Z1	,601
Z1.4 <--- Z1	,771
Z1.3 <--- Z1	,618
Z1.2 <--- Z1	,637
Z1.1 <--- Z1	,598
Z2.3 <--- Z2	,698
Z2.2 <--- Z2	,735
Z2.1 <--- Z2	,722
Y.3 <--- Y	,627
Y.2 <--- Y	,545
Y.1 <--- Y	,563
Y.4 <--- Y	,680

Covariances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
X3 <--> X2	,023	,025	,897	,370	par_29
X1 <--> X2	,043	,023	1,883	,060	par_30
X1 <--> X3	,053	,029	1,825	,068	par_31
e11 <--> e13	,135	,052	2,603	,009	par_32
e17 <--> e14	,235	,057	4,100	***	par_33
e16 <--> e20	,085	,035	2,416	,016	par_34
e16 <--> e24	-,074	,027	-2,758	,006	par_35

Correlations: (Group number 1 - Default model)

	Estimate
X3 <--> X2	,059
X1 <--> X2	,123
X1 <--> X3	,117
e11 <--> e13	,172
e17 <--> e14	,339
e16 <--> e20	,152
e16 <--> e24	-,165

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
Z1	,227
Z2	,323
Y	,302

Standardized Residual Covariances (Group number 1 - Default model)

	Y.4	Y.1	Y.2	Y.3	Z2.1	Z2.2	Z2.3	Z1.1	Z1.2	Z1.3	Z1.4	Z1.5	X2.3	X2.2	X2.1	X3.5	X3.4	X3.3	X3.2	X3.1	X1.5	X1.4	X1.3	X1.2	X1.1
Y.4	0,00																								
Y.1	-0,19	0,00																							
Y.2	0,19	-0,41	0,00																						
Y.3	-0,24	0,48	0,10	-0,05																					
Z2.1	-0,18	1,44	-0,86	0,53	0,00																				
Z2.2	0,05	0,72	1,16	-1,04	0,04	0,09																			
Z2.3	-0,86	-0,28	-0,31	-1,46	-0,26	0,49	0,00																		
Z1.1	0,67	-1,43	0,21	-2,25	0,08	-0,52	-0,11	0,00																	
Z1.2	0,96	0,48	-0,08	0,29	1,80	0,73	0,92	0,66	0,00																
Z1.3	1,05	-0,42	0,08	-0,10	0,97	0,41	0,92	0,28	-0,56	0,02															
Z1.4	0,28	-1,25	-0,45	-0,91	-0,57	-0,86	-1,16	0,00	-0,30	0,66	0,00														
Z1.5	-0,02	0,01	-0,56	0,68	0,39	-0,83	-0,32	-0,25	-0,10	-0,84	0,42	0,00													
X2.3	1,09	-0,37	0,52	0,10	-0,30	-0,18	1,58	0,04	-0,12	-0,03	-0,50	1,24	0,00												
X2.2	0,32	-0,40	-1,08	-0,06	-0,77	-1,78	-0,52	0,69	-0,18	-2,06	-0,11	0,96	0,03	0,00											
X2.1	0,59	0,00	-0,31	0,33	1,00	0,25	0,46	-1,42	0,90	0,10	0,13	0,10	-0,12	0,14	0,00										
X3.5	-1,72	0,03	0,84	1,61	0,58	1,26	-0,52	-0,82	1,59	0,92	0,81	0,21	0,05	-1,39	0,15	0,00									
X3.4	-1,51	-0,86	-1,42	0,27	-0,19	-1,04	-0,65	-0,56	1,36	-0,62	-0,51	-0,49	0,11	-0,96	-0,66	0,08	0,00								
X3.3	-0,76	1,44	1,13	1,45	0,82	1,38	0,80	-0,44	0,50	-0,66	-0,63	-0,11	0,59	0,46	-0,80	0,00	-0,10	0,00							
X3.2	-1,39	-1,51	-0,69	-0,75	-0,44	-0,74	0,95	0,71	1,66	0,12	0,49	0,33	0,45	-0,97	-0,64	-0,05	-0,02	0,05	0,00						
X3.1	-1,34	-1,09	-0,36	-0,13	0,02	0,21	0,18	-1,93	0,56	-0,71	-1,00	-0,14	0,84	-0,18	0,91	-0,22	0,19	-0,18	0,06	0,00					
X1.5	1,79	0,31	1,37	0,41	-0,13	-1,18	-0,14	-0,18	2,27	-0,72	-0,47	0,04	1,39	0,26	1,38	0,54	-0,44	0,59	0,05	0,27	0,00				
X1.4	0,69	1,01	1,20	0,85	-0,15	-1,31	-0,17	-0,83	0,19	0,21	-1,19	-1,37	-0,84	-0,73	0,13	0,47	-0,95	0,67	-0,81	-0,70	0,20	0,00			
X1.3	1,64	1,05	1,70	2,39	1,05	-0,59	0,85	-0,75	0,23	-0,38	-0,90	-0,79	-0,95	-1,48	1,37	1,12	0,56	0,91	0,43	0,69	0,08	-0,14	0,00		
X1.2	0,79	-0,26	0,86	0,93	-0,15	-0,71	0,03	-0,72	0,01	0,37	-0,51	-0,97	-0,18	-1,34	1,61	0,42	-0,70	1,55	0,04	-0,29	-0,02	-0,05	0,18	0,00	
X1.1	1,77	1,32	1,97	2,45	1,16	-0,10	0,48	0,49	1,90	-0,07	0,51	-0,35	-0,08	0,25	1,28	-0,24	-1,30	0,96	-1,19	-0,68	-0,18	0,26	-0,43	0,03	0,00

Minimum = -2,25 ; Maksimum = 2,45

Standardized Total Effects (Group number 1 - Default model)

	X2	X3	X1	Z1	Z2	Y
Z1	,325	,103	,279	,000	,000	,000
Z2	,104	,247	,409	,245	,000	,000
Y	,137	,118	,229	,394	,348	,000

Standardized Direct Effects (Group number 1 - Default model)

	X2	X3	X1	Z1	Z2	Y
Z1	,325	,103	,279	,000	,000	,000
Z2	,024	,221	,341	,245	,000	,000
Y	,000	,000	,000	,309	,348	,000

Standardized Indirect Effects (Group number 1 - Default model)

	X2	X3	X1	Z1	Z2	Y
Z1	,000	,000	,000	,000	,000	,000
Z2	,080	,025	,068	,000	,000	,000
Y	,137	,118	,229	,085	,000	,000

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	66	268,225	259	,334	1,036
Saturated model	325	,000	0		
Independence model	25	2974,184	300	,000	9,914

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,046	,950	,937	,757
Saturated model	,000	1,000		
Independence model	,233	,487	,445	,450

Baseline Comparisons

Model	NFI	RFI	IFI	TLI	CFI
	Delta1	rho1	Delta2	rho2	
Default model	,910	,896	,997	,996	,997
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,863	,785	,860
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	9,225	,000	52,235
Saturated model	,000	,000	,000
Independence model	2674,184	2502,980	2852,754

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	,672	,023	,000	,131
Saturated model	,000	,000	,000	,000
Independence model	7,454	6,702	6,273	7,150

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,009	,000	,022	1,000
Independence model	,149	,145	,154	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	400,225	409,426	663,661	729,661
Saturated model	650,000	695,308	1947,226	2272,226
Independence model	3024,184	3027,670	3123,971	3148,971

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	1,003	,980	1,111	1,026
Saturated model	1,629	1,629	1,629	1,743
Independence model	7,579	7,150	8,027	7,588

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	443	469
Independence model	46	49

LAMPIRAN 13. ANALISIS INDIRECT EFFECT DENGAN SOBEL TEST

Pengaruh X1 → Z1 → Y

To conduct the Sobel test

Details can be found in Baron and Kenny (1986), Sobel (1982), Goodman (1960), and MacKinnon, Warsi, and Dwyer (1995). Insert the a , b , s_a , and s_b into the cells below and this program will calculate the critical ratio as a test of whether the indirect effect of the IV on the DV via the mediator is significantly different from zero.

Input:	Test statistic:	Std. Error:	p-value:
a 0.269	Sobel test: 2.89650414	0.02637524	0.00377346
b 0.284	Aroian test: 2.85477725	0.02676076	0.0043067
s_a 0.062	Goodman test: 2.9401159	0.02598401	0.0032809
s_b 0.073	<input type="button" value="Reset all"/>	<input type="button" value="Calculate"/>	

Pengaruh X2 → Z1 → Y

To conduct the Sobel test

Details can be found in Baron and Kenny (1986), Sobel (1982), Goodman (1960), and MacKinnon, Warsi, and Dwyer (1995). Insert the a , b , s_a , and s_b into the cells below and this program will calculate the critical ratio as a test of whether the indirect effect of the IV on the DV via the mediator is significantly different from zero.

Input:	Test statistic:	Std. Error:	p-value:
a 0.372	Sobel test: 2.93796975	0.03595953	0.00330369
b 0.284	Aroian test: 2.89713197	0.03646641	0.00376591
s_a 0.083	Goodman test: 2.98058463	0.0354454	0.00287699
s_b 0.073	<input type="button" value="Reset all"/>	<input type="button" value="Calculate"/>	

Pengaruh X3 → Z1 → Y

To conduct the Sobel test

Details can be found in Baron and Kenny (1986), Sobel (1982), Goodman (1960), and MacKinnon, Warsi, and Dwyer (1995). Insert the a , b , s_a , and s_b into the cells below and this program will calculate the critical ratio as a test of whether the indirect effect of the IV on the DV via the mediator is significantly different from zero.

Input:	Test statistic:	Std. Error:	p-value:
a 0.091	Sobel test: 1.52257139	0.01697392	0.12786597
b 0.284	Aroian test: 1.48168473	0.01744231	0.1384242
s_a 0.055	Goodman test: 1.56704104	0.01649223	0.1171051
s_b 0.073	<input type="button" value="Reset all"/>	<input type="button" value="Calculate"/>	

Pengaruh X1 → Z2 → Y

To conduct the Sobel test

Details can be found in Baron and Kenny (1986), Sobel (1982), Goodman (1960), and MacKinnon, Warsi, and Dwyer (1995). Insert the a , b , s_a , and s_b into the cells below and this program will calculate the critical ratio as a test of whether the indirect effect of the IV on the DV via the mediator is significantly different from zero.

Input:	Test statistic:	Std. Error:	p-value:
a 0.411	Sobel test: 3.29022324	0.03185346	0.00100108
b 0.255	Aroian test: 3.25380667	0.03220997	0.0011387
s_a 0.081	Goodman test: 3.32789055	0.03149292	0.00087506
s_b 0.059	Reset all	Calculate	

Pengaruh X2 → Z2 → Y

To conduct the Sobel test

Details can be found in Baron and Kenny (1986), Sobel (1982), Goodman (1960), and MacKinnon, Warsi, and Dwyer (1995). Insert the a , b , s_a , and s_b into the cells below and this program will calculate the critical ratio as a test of whether the indirect effect of the IV on the DV via the mediator is significantly different from zero.

Input:	Test statistic:	Std. Error:	p-value:
a 0.035	Sobel test: 0.37096637	0.02405878	0.71066258
b 0.255	Aroian test: 0.36148619	0.02468974	0.71773603
s_a 0.094	Goodman test: 0.3812338	0.02341083	0.70302977
s_b 0.059	Reset all	Calculate	

Pengaruh X3 → Z2 → Y

To conduct the Sobel test

Details can be found in Baron and Kenny (1986), Sobel (1982), Goodman (1960), and MacKinnon, Warsi, and Dwyer (1995). Insert the a , b , s_a , and s_b into the cells below and this program will calculate the critical ratio as a test of whether the indirect effect of the IV on the DV via the mediator is significantly different from zero.

Input:	Test statistic:	Std. Error:	p-value:
a 0.247	Sobel test: 2.75689382	0.02284636	0.00583533
b 0.255	Aroian test: 2.71414113	0.02320624	0.00664479
s_a 0.069	Goodman test: 2.80173261	0.02248073	0.0050829
s_b 0.059	Reset all	Calculate	