

# DAFTAR RIWAYAT HIDUP

## I. Data Pribadi

Nama : Sutiarjo Budi Waskito  
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## II. Riwayat Pendidikan

1. Tahun 1980 tamat SDN Denggung II, Sleman
2. Tahun 1983 tamat SMPN 1 Sleman, Sleman
3. Tahun 1986 tamat SMAN 1 Sleman, Sleman
4. Tahun 1990 tamat S1 Fakultas Hukum UNDIP Semarang

## III. Riwayat Pekerjaan

Sejak Januari 1992 hingga saat ini menjadi pegawai tetap Bank Jateng

## LAMPIRAN 1

### KUESIONER PENELITIAN



Kepada :

Yth. Nasabah Pemegang ATM BPD Card  
Bank Jateng

Dengan hormat,

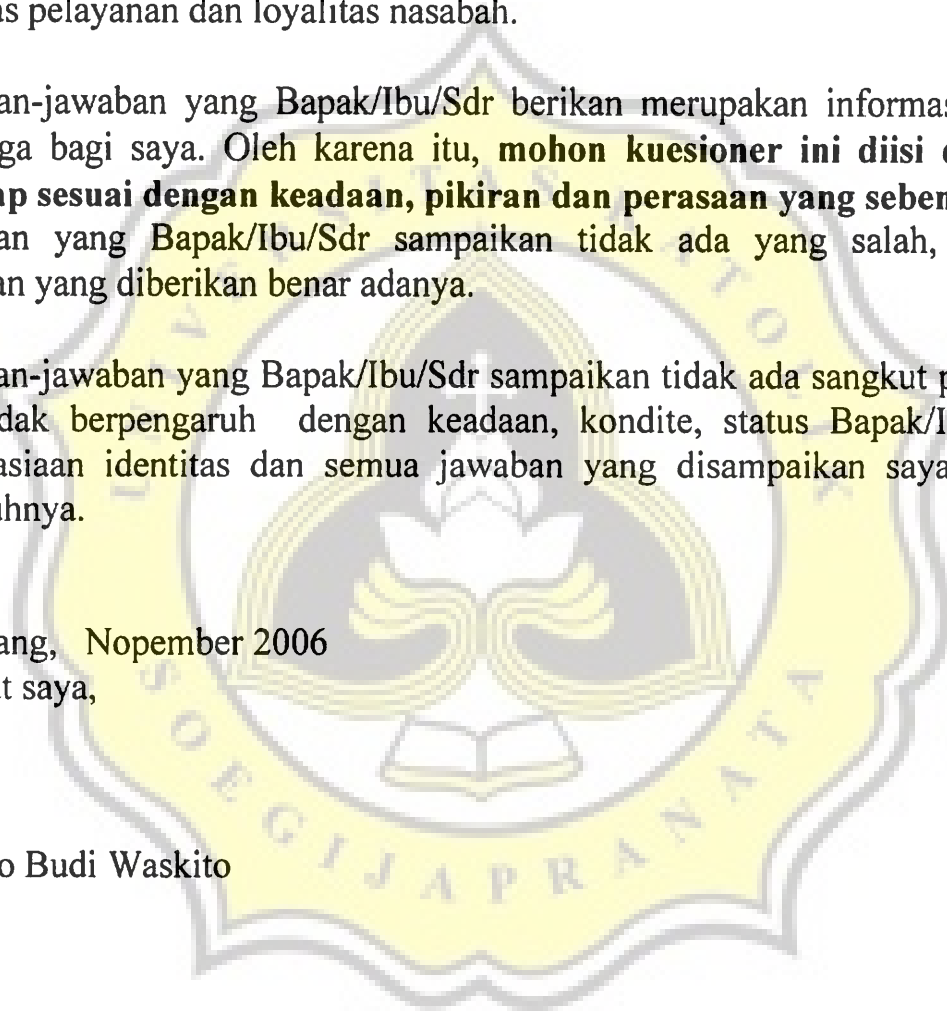
Bersama ini, kami mohon kesediaan Bapak/Ibu/Sdr untuk meluangkan waktu sejenak mengisi kuesioner ini untuk data penelitian kami mengenai kualitas pelayanan dan loyalitas nasabah.

Jawaban-jawaban yang Bapak/Ibu/Sdr berikan merupakan informasi yang berharga bagi saya. Oleh karena itu, **mohon kuesioner ini diisi dengan lengkap sesuai dengan keadaan, pikiran dan perasaan yang sebenarnya.** Jawaban yang Bapak/Ibu/Sdr sampaikan tidak ada yang salah, semua jawaban yang diberikan benar adanya.

Jawaban-jawaban yang Bapak/Ibu/Sdr sampaikan tidak ada sangkut pautnya dan tidak berpengaruh dengan keadaan, kondite, status Bapak/Ibu/Sdr. Kerahasiaan identitas dan semua jawaban yang disampaikan saya jamin sepenuhnya.

Semarang, Nopember 2006  
Hormat saya,

Sutiarjo Budi Waskito



# KUESIONER PENELITIAN

## A. IDENTITAS RESPONDEN

Petunjuk Pengisian:

Bapak/Ibu/sdr cukup memilih salah satu jawaban dari pertanyaan di bawah ini dengan melingkari salah satu jawaban yang dianggap tepat/sesuai

1. Nama : .....
2. Alamat : .....
3. Umur : .....tahun
4. Jenis kelamin
  - a. Laki-laki
  - b. Perempuan
5. Apakah Pendidikan terakhir Anda?  
.....
6. Pekerjaan yang sedang dilakukan
  - a. Pegawai swasta
  - b. Pegawai negeri
  - c. Wiraswasta
  - d. TNI/Polri
  - e. Lain-lain
7. Produk /Jasa Bank Jateng yang digunakan :
  - a. Tabungan
  - b. Giro
  - c. Deposito
  - d. Kredit
  - e. Lain-lain
8. Penghasilan rata-rata Anda setiap bulan :
  - a. Dibawah Rp. 1.000.000

- b. Antara Rp.1.000.000 sampai dengan Rp 2.000.000
- c. Antara Rp.2.000.000 sampai dengan Rp 3.000.000
- d. Antara Rp.3.000.000 sampai dengan Rp.4.000.000
- e. Diatas Rp.4.000.000

9. Sudah berapa lama menjadi nasabah sebagai pemegang kartu ATM BPD Card?

- a. kurang dari 1 tahun.
- b.. Lebih dari 1 tahun

10. ATM BPD Card Anda sebagian besar untuk keperluan transaksi apa ? (bias lebih dari satu transaksi)

- a. penarikan tunai
- b. Transfer
- c. belanja
- d. Pembelian pulsa
- e. Lain-lain : ..... (silakan ditulis)

11. Berapa jumlah dana Anda yang mengendap rata-rata per bulan di Bank Jateng?

- a. kurang dari 1 juta Rupiah
- b. antara 1 s.d. 5 juta Rupiah
- c. antara 5 s.d. 10 juta Rupiah
- d. di atas 10 juta Rupiah

12. Apakah dana simpanan yang Anda simpan di Bank Jateng jumlahnya semakin meningkat ?

- a. Semakin bertambah/meningkat.
- b. Relatif tetap.
- c. Semakin berkurang.

13. Apakah ATM BPD Card yang Anda gunakan untuk bertransaksi milik Anda?

- a. Atas nama milik pribadi/perorangan.
- b. Atas nama perusahaan/lembaga.

14. Apakah Anda secara rutin setiap bulan menggunakan ATM BPD Card?

- a. Ya.
- b. Tidak.

15. Jenis ATM BPD Card yang Anda gunakan?

- a. Silver.
- b. Gold.
- c. Platinum.



## B.PETUNJUK PENGISIAN KUESIONER

Daftar pertanyaan ini terdiri dari 16 pertanyaan utama yang hendaknya diisi dengan lengkap dan mohon jangan dibiarkan tidak terjawab. Enam belas pertanyaan tersebut terdiri atas pertanyaan yang bersifat tertutup dan tiga pertanyaan bersifat terbuka. Kelengkapan jawaban Bapak/Ibu akan mempengaruhi hasil analisis yang akan kami lakukan. Atas kesediaan Bapak/Ibu menjawab secara lengkap, sebelumnya kami ucapkan terima kasih.

### *Pedoman Untuk Menjawab:*

#### Untuk pertanyaan yang bersifat tertutup

Dalam menjawab pertanyaan tertutup, cukup dengan membubuhkan tsaya "✓" di tengah-tengah kotak yang disediakan. Jawaban tersebut dianggap yang paling sesuai dengan pendapat Bapak/Ibu. Misalnya:

"Saya senang menjadi nasabah Bank Jateng"

Bila Bapak/Ibu menganggap bahwa pernyataan tersebut sangat tidak benar dan Bapak/Ibu **sangat tidak setuju** dengan pernyataan tersebut, maka bubuhkan tsaya "✓" seperti contoh berikut:

Sangat Tidak Setuju	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sangat Setuju
	1	2	3	4	5	6	7	8	9	10	

Bila Bapak/Ibu menganggap bahwa pernyataan tersebut agak mendekati kebenaran dan Bapak/Ibu **agak setuju** dengan pernyataan tersebut, maka bubuhkan tsaya "✓" seperti contoh berikut:

Sangat Tidak Setuju	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sangat Setuju
	1	2	3	4	5	6	7	8	9	10	

Keterangan: Pengisian jawaban dilakukan hanya pada satu kotak dari sepuluh kotak yang disediakan.

#### Untuk pertanyaan yang bersifat terbuka:

Jawablah pertanyaan tersebut secara singkat dan jelas, misalnya:

"Apakah yang menjadi kendala selama menggunakan ATM BPD Card"

Jawaban:

- ✿ Jauh dari tempat tinggal
- ✿ Susah pengoperasiannya
- ✿ ....., dst.









16. saya akan menggunakan layanan baru yang diperkenalkan dalam ATM BPD Card

Sangat Tidak Setuju	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sangat Setuju
	1	2	3	4	5	6	7	8	9	10	

Bagaimana pendapat Anda upaya yang perlu dilakukan Bank Jateng dalam mempertahankan nasabah? (silakan tulis jawaban anda)

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**Terimakasih atas kerjasama anda**



## LAMPIRAN 2

## JOURNAL





# Measuring the quality of relationships in consumer services: an empirical study

Measuring the quality of relationships

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Received June 2000  
Revised March 2001

*Keywords* Quality, Development, Relationship marketing, Services marketing, Service quality

*Abstract* Increasingly, firms are recognizing the value of establishing close relationships with their customers as a means of retaining existing customers. Also, firms are realizing that the intangible aspects of a relationship are not easily duplicated by competition, thus providing a sustainable competitive advantage to the firm. In this paper, we provide firms with a scale for measuring the quality of these intangible relationships between service firms and their customers. We then test this scale against the related, yet dissimilar scale for service quality to determine whether the relationship quality (RQ) scale adds any further explanation of behavioral intentions. Our results indicate that relationship quality is a distinct construct from service quality and that RQ is a better predictor of behavioral intentions than service quality.

## Introduction

As markets mature and competition intensifies, firms are exploring ways to increase customer retention which has been shown to increase company profitability (e.g. Fornell and Wernerfelt, 1987; Reichheld and Sasser, 1990). One strategy that has gained considerable attention is the strategy of relationship marketing in which firms invest in developing long-term bonds with individual customers. A key feature of this strategy is that not only does it result in increased customer retention, but also provides a sustainable competitive advantage to the firm as the intangible aspects of a relationship are not easily duplicated by competitors.

Although several papers in the channels (e.g. Dorsch *et al.*, 1998; Kumar *et al.*, 1995) and sales literature (Crosby *et al.*, 1990; Bejou *et al.*, 1996) have measured the relationship quality between manufacturers and resellers and between salespersons and customers (see Table I), there is no tested scale by which service firms can begin to measure the quality of their relationship with customers and thus evaluate the success of their relational programs. Furthermore, it has not been empirically demonstrated whether the quality of the intangible aspects of a relationship adds any additional explanatory power

The authors thank Peter Danaher and Ujwal Kayande for their helpful comments on an earlier draft.



Table 1.  
Studies employing  
relationship quality

Researchers	Antecedents of relationship quality	Relationship quality measures	Outcomes of relationship quality	Situations proposed for	Setting model was tested in
Dwyer and Oh (1987)	Participation, formalization, centralization	Satisfaction, minimal opportunism, trust	None	Marketing channels	Automobile industry
Crosby <i>et al.</i> (1990)	Similarity, service domain expertise, relational selling behavior (interaction intensity, agent disclosure, customer disclosure, cooperative intentions)	Customer satisfaction and trust in the salesperson	Anticipation of interaction, sales effectiveness	Relationship between the salesperson and the customer	Whole life insurance
Lagace <i>et al.</i> (1991)	Ethical behavior, expertise, frequency of interaction, duration of relationship	Trust in the salesperson and satisfaction with the salesperson	None	Suppliers and "resellers"	Physicians and pharmaceutical salespeople
Moorman <i>et al.</i> (1992)	Trust	Perceived quality of interaction, researcher involvement in research activities, commitment to relationship	Market research utilization	Market research users	Market research firms and clients
Wray <i>et al.</i> (1994), Bejou <i>et al.</i> (1994)	Ethics, salesperson's expertise, relationship duration, selling orientation, customer orientation	Trust in the salesperson and satisfaction with the relationship	None	Salesperson and the consumer	Financial services

(continued)



Researchers	Antecedents of relationship quality	Relationship quality measures	Outcomes of relationship quality	Situations proposed for	Setting model was tested in
Kumar <i>et al.</i> (1995)	Distributive fairness Outcomes of perceived outcomes Procedural fairness Bilateral communication, Impartiality, refutability, explanation, knowledgability, (politeness)	Affective conflict, manifest conflict, trust, commitment, willingness to invest, and expectation of continuity	None	Large suppliers and small resellers	New car dealers
Hennig-Thurau and Klee (1997)	Customer satisfaction	Trust, commitment, overall quality	Customer retention	Consumers and firms	Theoretical only
Dorsch <i>et al.</i> (1998)	None	Trust, satisfaction, commitment, opportunism, customer orientation, ethical profile	None	Customer company perceptions of vendors	Purchasing executives

Table 1:

over the commonly used service quality scale (SERVQUAL) in explaining behavioral intentions.

There are several reasons why one needs to research the quality of relationships between service firms and their customers. First, there are differences between organizational buyer behavior and consumer buyer behavior which need to be accounted for when applying findings developed in the industrial and channel markets to the study of individuals in consumer markets (see Webster and Wind, 1972). Business-to-business relationship theories are based primarily on the assumptions of rational behavior and mutual acceptance of reciprocity, given the contractual nature of organizational relationships (Assael, 1987; Dwyer *et al.*, 1987; Stern, 1997). Such interactions in organizational markets are also more formal and more intense, given the greater customization involved in product-and-service transactions and the negotiation of contractual obligations between firms (Assael, 1987; King and Mayo, 1993). This is in stark contrast to consumer purchases, which are more emotionally driven (Stern, 1997) and are often less planned and at prices and terms set by the individual firm (Assael, 1987). Thus, the key differences between organizational and consumer markets are the degree of necessity of relationships from the purchasing entity's point of view and the social and affective dimensions such relationships.

Last, but not the least, there is need to test empirically whether a valid measure of relationship quality predicts important relational outcomes from the firm's perspective, if relationship quality is to be meaningful managerially. Given that service quality measurement is ongoing in major service firms, there is also need to examine whether the intangible aspects of a relationship, as measured by relationship quality, add any further explanation of behavioral intentions over and above routine service quality measures. If so, then this would suggest that managers implement and monitor relationship marketing programs, over and above programs aimed at improving service delivery. This research program is also consistent with the top most priority of Marketing Science Institute (MSI) priorities for 1998-2000 which states that "in particular, research that measures marketing performance in new and creative ways - especially linking such performance to enterprise success" is encouraged (MSI, 1998). In seeking to develop a metric for measuring the quality of marketing relationships and test the influence of relationship quality on positive behavioral outcomes that affect firm performance, our research is consistent with the MSI priorities.

Our paper is structured as follows. First, we define the meaning of relationship quality and develop the various indicators of relationship quality from within the literatures in sales, channels, and services. Second, we examine the dimensionality and psychometric properties of our proposed scale and test the validity of this scale in an integrated model of behavioral intentions that includes the effect of service quality on behavioral intentions. Last, we conclude with a discussion of the managerial implications of the study and directions for future research.



### Relationship quality: what is it and how do we measure it?

Relationships, the cornerstone of relationship marketing, have been best described as the formation of "bonds" between the firm and the consumer (Berry, 1995; Liljander and Strandvik, 1995; Storbacka *et al.*, 1994), bonds which include social bonds (social support), knowledge bonds (expertise-based support), psychological bonds (reputation-related assurance), and ideological bonds (ethical compatibility). Implicit in the notion of relational bonds is the aspect of voluntary participation by the consumer as opposed to an enforced "relationship" that often endures between a service provider and customer (Ganesan, 1994; Bendapudi and Berry, 1997). Cellular phone contracts, for example, often have stipulations that sometimes make it more expensive for a consumer to exit the "relationship" than to continue using the service, thus "forcing" consumers to maintain the relationship. In this paper, we exclude such instances from our definition of relationship quality and restrict it to include only the voluntary commitment of consumers to maintain their bonds or relationship with the firm. Thus, bonds that are structural (Han *et al.*, 1993), transaction-specific (Wilson, 1995), switching-cost-related (Heide and John, 1988; Morgan and Hunt, 1994), technology-related (Han *et al.*, 1993) and dependence-based (Anderson and Narus, 1984) are excluded.

#### *Defining relationship quality*

Hennig-Thurau and Klee (1997, p. 751) define relationship quality between end customers and firms as the "degree of appropriateness of a relationship to fulfill the needs of the customer associated with the relationship." Unfortunately, this definition does not provide much insight into the nature of relationship quality. For that, we turn to Bagozzi's (1984) framework for construct definition in which Bagozzi outlines that the conceptual meaning of constructs are anchored by the properties and/or attributes they possess (attributional definition), their action-tendencies (dispositional definition), and the manner in which they relate to other constructs (structural definition). Since our aim is to get a more in-depth understanding of relationship quality, each of these aspects or properties of relationship quality are examined.

#### *Attributional definition*

Attributional definitions specify the properties of the concept. The general consensus among researchers such as Crosby *et al.* (1990), Dwyer and Oh (1987) and Kumar *et al.* (1995) is that relationship quality is a higher order construct made of several distinct, though related dimensions. Dwyer and Oh (1987), possibly among the first to describe the term relationship quality, indicate that high levels of satisfaction, trust, and minimal opportunism distinguish quality relationships from non-quality relationships. Similarly, Crosby *et al.* (1990) conceptualize relationship quality as a higher order construct consisting of satisfaction and trust in the sales person, a conceptualization employed in Wray *et al.* (1994), Bejou *et al.* (1996), and Laglace *et al.* (1991). In contrast to the above studies, Kumar *et al.* (1995) have articulated relationship quality in a

manufacturer-reseller context as consisting of conflict, trust, commitment, willingness to invest, and expectation of continuity.

In the first column of Table II, summaries of the dimensions of relationship quality that have been proposed are listed. From our review of the studies listed in Table II, it is clear that most of the studies (with the exception of Kumar *et al.*, 1995) have not systematically investigated the measure of relationship quality and, thus, one finds that different authors have proposed different dimensions. Also, there is no formal examination of the extent to which the dimensions relate to each other, and as Selnes (1998) and Wilson (1995) have noted, too often antecedents have been confused for indicators of constructs. Keeping this criticism in mind, and based on the litmus test of whether the dimensions differentiate between quality and non-quality relationships, we have excluded a few of the dimensions suggested in the literature from our list of indicators of relationship quality, and have indicated our reasons for the exclusion of these dimensions (see Table II). The dimensions that we have retained as indicators of relationship quality are trust, satisfaction, commitment, and affective conflict and we now elaborate on each of these dimensions of customers' relationships with a service firm.

#### *Dimensions of relationship quality*

*Trust in firm benevolence and credibility.* Trust has been broadly defined by Anderson and Weitz (1989, p. 312) as "one party's belief that its needs will be fulfilled in the future by actions undertaken by the other party." Thus trust requires a judgement as to the integrity and reliability of the exchange partner (Morgan and Hunt, 1994). Trust increases effectiveness and efficiency by allowing parties to develop confidence that in the long run, short-term inequities will even out and a longer-term benefit will be created (Anderson and Weitz, 1989; Dwyer *et al.*, 1987). Thus trust serves to reduce risk. In the words of Berry (1995, p. 242) "the inherent nature of services, coupled with abundant mistrust in America, positions trust as perhaps the single most powerful relationship marketing tool available to a company."

The marketing literature distinguishes between two types of trust, namely, trust in an entity's credibility (or honesty) and trust in an entity's benevolence (Ganesan, 1994; Kumar *et al.*, 1995). Trust in a firm's credibility is based on the extent to which the customer believes that the firm's word can be relied on, that they are sincere, and that they will perform their role effectively and reliably (Anderson and Narus, 1990; Ganesan, 1994; Kumar *et al.*, 1995). On the other hand, trust in a firm's benevolence is a customer's perception of the extent to which the firm is concerned about the welfare of the customer (Kumar *et al.*, 1995). This includes having intentions and motives beneficial to the customer when new conditions arise for which a commitment was not made (Ganesan, 1994), and avoiding acting in a way that will result in negative outcomes for the customer (Anderson and Narus, 1990). As trust in a partner's benevolence has been shown to be important in the interpersonal relationship literature (Rempel

Dimensions of RQ proposed	Brief description of dimension	Sources	Accepted because:
Trust in partner's honesty	One party's belief that their needs will be fulfilled by the other party in the future. Requires a judgment as to the integrity and reliability of an exchange partner	Anderson and Weitz (1985); Anderson and Narus (1990); Crosby <i>et al.</i> (1990); Mooradian <i>et al.</i> (1992); Ganesan (1994); Morgan and Hunt (1994); Kumar <i>et al.</i> (1995); Ramsey and Saxe (1997)	Trust is central to nearly all attempts to evaluate relationships
Trust in partner's benevolence	Extent to which the firm is concerned for the customer's welfare and has intentions and motives beneficial to the customer when new conditions arise for which a commitment has not been made	Rempel <i>et al.</i> (1985); Anderson and Narus (1990); Crosby <i>et al.</i> (1990); Boon (1994); Ganesan (1994); Kumar <i>et al.</i> (1995)	A central dimension in the interpersonal relationship evaluation literature
Affective commitment	An affective attachment to an organization	McCree and Ford (1987); Berry and Parasuraman (1991); Meyer <i>et al.</i> (1993); Morgan and Hunt (1994); Kumar <i>et al.</i> (1995)	Is a key measure of how a consumer feels about their relationship, and whether they want to continue their relationship. Found to be an important dimension when evaluating consumers' relationships with brands and employers
Satisfaction	Cognitive and affective evaluation based on personal experience across all service episodes within the relationship	Hunt (1977); Shaver <i>et al.</i> (1987); Westbrook (1987); Crosby <i>et al.</i> (1990); Bolton and Drew (1991); Oliva <i>et al.</i> (1992); Storbacka <i>et al.</i> (1994); Danaher and Hardwell (1996)	Provides a summary of past interactions with the firm. Past interactions influence expectations of future interaction quality and thus evaluations of the relationship

(continued)

Table II.  
Relationship quality dimensions proposed

Table II

Dimensions of RQ proposed	Brief description of dimension	Sources	Accepted because:
Affective conflict	Ongoing tension between parties to a relationship that arises from the incompatibility of actual and desired responses	Raven and Kruglanski (1977); Frazier (1983); Dwyer <i>et al.</i> (1987); Kaufmann and Stern (1988); Brown <i>et al.</i> (1991); Kumar <i>et al.</i> (1995)	Affective conflict also provides a summary of past interactions with the firm. It will thus influence consumers' willingness to develop and maintain relationships
Communication	A two way process, sending messages and listening/shared understanding	Anderson and Narus (1991); Morgan and Hunt (1994); Berry (1995); Ramsey and Sohi (1997); Duncan and Moriarty (1998)	An antecedent or driver of RQ
Selling orientation	The extent to which salespeople try to help their customers make purchase decisions that will satisfy customer needs	Saxe and Weitz (1982); Wray <i>et al.</i> (1994); Dorsh <i>et al.</i> (1998); Pejou <i>et al.</i> (1996)	Overlaps with other dimensions of RQ. Including the limited usefulness of RQ in situations where there is neither a salesperson nor a need to sell
Opportunism	"Self interest seeking with guile" (Williamson, 1975, p. 26)	Morgan and Hunt (1994); Dwyer and Oh (1987); Dorsch <i>et al.</i> (1998)	An antecedent of relationship quality. Has been found to have an inconsistent effect on relationship outcomes
Economic benefits	Price breaks, discounts, loyalty program benefits, or time savings as a result of not having to look for a new provider	Peterson (1995); O'Brien and Jones (1995); Berry (1995)	Just as price discounts do not indicate SQ, economic benefits do not indicate RQ. Unlikely to have a long-term effect on consumers' preferences
Customization benefits	Benefits from customizing the service received	Surprenant and Solomon (1987); Berry (1995); Bitner (1995); Gwinner <i>et al.</i> (1998)	Previous research has found it to be relatively unimportant (Gwinner <i>et al.</i> , 1998). Found to have a mixed effect on behavioural intentions

(continued)

Dimensions of RQ proposed	Brief description of dimension	Sources	Accepted because:
shared goals	The degree to which partners share goals that can only be accomplished through joint action and the maintenance of the relationship (Wilson, 1995, p. 2)	Wilson (1995)	Contributes to relationship dependence rather than RQ
relationship closeness	Measured in the past using satisfaction, emotional content and a self-perceived measure of closeness	Barnes (1997)	Alternative measures of relationship closeness (satisfaction and emotional content) are included in the RQ scale. As the theoretical nature of closeness has not been clearly defined in the literature, a specific closeness measure will not be included
ethical profile	Perceptions regarding right or wrong	Lagace <i>et al.</i> (1991); Rejou <i>et al.</i> (1996); Wray <i>et al.</i> (1994); Dersch <i>et al.</i> (1998)	Ethics is an antecedent of RQ. Ethical profile shares meaning with benevolence, and thus is already partially taken into account
	Perceived equity depends on an individual's assessment of the value and relevance of participants' inputs and outcomes	Kumer <i>et al.</i> (1995); Gundlach and Murphy (1993)	Equity is a necessary precursor to building quality relationships



*et al.*, 1985), both dimensions of trust are modeled as indicators of relationship quality, consistent with Kumar *et al.* (1995).

**Satisfaction.** The role of satisfaction as a measure of relationship quality is best articulated in Storbacka *et al.*'s (1994, p. 25) definition of customer satisfaction which states that customer satisfaction is the "customers' cognitive and affective evaluation based on their personal experience across all service episodes within the relationship." It stands to reason that a customer who is not satisfied with the service received by a service provider cannot be expected to have a good relationship with the firm, as the satisfaction of customer needs is at the core of the exchange relationship. Note that in this context satisfaction is used in the sense of cumulative satisfaction (as opposed to transactional or episodic satisfaction). As Crosby *et al.* (1990) point out, satisfaction is the summary measure that provides an evaluation of the quality of all past interactions with the service provider and, in doing so, shapes expectations about the quality of future interactions (Crosby *et al.*, 1990). More recently, in a study of business to business relationships, Dorsch *et al.* (1998) found that more satisfied buyers have higher quality relationships with their vendors. Also, the more satisfied buyers were more knowledgeable about the roles assumed and performed by the vendors, and were more discriminating about the quality of their relationships with the vendors.

**Commitment.** The general consensus among researchers is that commitment is an important indicator of relationship quality. Moorman *et al.* (1992, p. 316) define commitment as "an enduring desire to maintain a valued relationship" and according to Morgan and Hunt (1994, p. 23), commitment is the key construct that differentiates successful relationships from unsuccessful ones, since a commitment to work out problems that arise in a relationship is necessary for a relationship to endure. Dwyer *et al.* (1987, p. 19) go further and state that commitment represents the highest stage of relational bonding.

The value of a consumer's commitment to a firm has not been empirically studied in the relationship marketing literature. However, given that empirical support has been found for consumers committing to brands (Beatty and Kahle, 1988; Beatty *et al.*, 1988), their employers (McGee and Ford, 1987; Meyer and Allen, 1984) and favored institutions such as art museums (Bhatta-harya *et al.*, 1995), it is entirely plausible that consumers could form commitments to their service providers. Thus it is proposed that a consumer's commitment to a service organization is an important indicator of the health of a relationship, and thus should be included as a dimension of relationship quality. This view is supported by Berry and Parasuraman (1991) who view commitment as an indicator of service relationships, since relationships are built upon the foundation of mutual commitment.

A review of the organizational commitment literature (e.g. Meyer *et al.*, 1993) suggests that commitment may be either affective commitment (attachment to firm), continuance commitment (perceived cost of leaving an organization), or normative commitment (perceived obligation to stay with an organization). These different forms of commitment operate through differing psychological

mechanisms. Employees with strong affective commitment stay with the organization because they want to, employees with strong continuance commitment stay because they feel they have to, and those with strong normative commitment stay because they feel they ought to (Meyer *et al.*, 1993).

Of the various kinds of commitment, only affective commitment influences the degree to which the consumer wants to maintain a relationship with the firm. (By contrast, normative commitment may be seen as contributing to a dependence-based relationship rather than a dedication-based relationship, whereas continuance commitment has been criticized for sharing meaning with behavioral intention (Gundlach *et al.*, 1995).) According to Stern (1997), affective commitment develops over time as individuals become accustomed to positive emotional responses, leading them to become more and more secure in the relationship (Stern, 1997).

*Conflict* Conflict, which has been defined as a "tension between two or more social entities that arises from the incompatibility of actual and desired responses" (Raven and Kruglanski, 1970, p. 70), is a negative indicator of relationship quality as greater negative affect has been found to lead to greater perceived risk (Chaudhuri, 1997, 1998) and lower levels of relationship quality.

Kumar *et al.* (1995) note that conflict can be either affective or manifest conflict. Affective conflict is defined as hostility, frustration and anger towards a partner (Brown *et al.*, 1991; Kumar *et al.*, 1995), which can develop into manifest conflict, which involves behavioral responses such as open expression of disagreement or overt attempts to block the other's goal attainment (Frazier, 1983; Kumar *et al.*, 1995). In this study, affective conflict is used as a measure of the retained level of conflict felt by the consumer in this study and as an indicator of RQ, whereas manifest conflict is more appropriately conceptualized as an outcome (likelihood of switching, complaining etc.) which is influenced by relationship quality (Zeithaml *et al.*, 1996).

#### *Dispositional definition*

Dispositional definitions describe the action tendencies or consequences of constructs. Thus, concepts are assessed by what they do or achieve, rather than by what they are in and of themselves. In this context, much research, both theoretical and empirical, has been done in assessing the likely impact of good relationship quality on behavioral intentions, such as likelihood to complain, support the firm, willingness to pay a price premium, etc.

A key result of good relationship quality with customers is the cooperation it brings about between the firm and customer. According to Morgan and Hunt (1994, p. 26) and Bendapudi and Berry (1997), enhanced cooperation between a firm and its customers is an important spin-off of good relationships between consumers and firms. As Frazier (1983) elaborates, cooperation reflects the ability of two parties to collaborate and work together in a joint fashion towards their respective goals. By encouraging cooperation, relationship marketing gives firms access to improved customer information and input from the consumer. Instead of conducting expensive one-off market research

projects, data can be gathered from on-going communication with customers (Shani and Chalasani, 1992), resulting in more timely and valuable data (McKenna, 1995). Furthermore, this cooperation between firm and customer can extend to the product development process (McKenna, 1995). Involving customers early on in product development and testing, and maintaining an interactive dialogue can make customers more loyal, speed up time to market of new product and service developments, and provide the company with valuable information on changing needs (McKenna, 1995; Shani and Chalasani, 1992). Thus, relationships with customers can be expected to provide the contact and commitment necessary to encourage and motivate customer cooperation.

There is some evidence also which suggests that consumers in relationships would be less sensitive to price (Reichheld and Sasser, 1990; Reichheld, 1996) and be willing to purchase other products from the firm (Shani and Chalasani, 1992). Thus, in the same way that brand equity allows a brand name to be leveraged across several products, the relationship with a consumer can be leveraged across services to increase revenues per customer. Another positive benefit that results from improved relationships is the propensity of consumers to engage in positive word-of-mouth about the firm to their friends and family (Reichheld, 1996), and though the value of these referrals has not been quantified, it is expected to be high (Reichheld and Kenny, 1990).

#### *Structural definition*

Structural definitions relate to how the concerned concept is linked to other related concepts. In this context, the construct of relationship quality is discussed with reference to the closely related construct of service quality and its operationalization in the form of SERVQUAL (Parasuraman *et al.*, 1988).

The relationship between service quality and relationship quality has been posited by Crosby *et al.* (1990, p. 68) who state that service quality is a "necessary, but not sufficient condition for relationship quality". That is, for relationship quality to exist, it is necessary for service quality to exist, though good service quality does not necessarily guarantee that good relationship quality exists. Accordingly, service quality should influence relationship quality. To illustrate, one may be very satisfied with the service provided by a hairdresser, but may not feel that one has a personal relationship or stake in the hairdresser. However, it is impossible for a person to have a relationship with a hairdresser in the absence of good service from a hairdresser, as that is the basic foundation for the relationship to exist.

Perceived service quality (the customer's assessment of the overall excellence of service provided) has been operationalized by the SERVQUAL scale proposed by Parasuraman *et al.* (1988), and despite some controversy about the stability of SERVQUAL (see Babakus and Boller, 1992), it remains a widely used measure of service quality and, thus, provides a basis for comparison with the RQ measure. Parasuraman *et al.* (1988) posit that service quality encompasses the dimensions of tangibles, reliability, responsiveness,



assurance and empathy, which overlap to some extent with some of the dimensions of relationship quality. As Parasuraman *et al.* (1991) note, the dimension of reliability is largely concerned with the service outcome, whereas the tangibles, responsiveness, assurance and empathy dimensions are more concerned with the service process. Since relationship quality reflects the process quality associated with ongoing interactions, there is overlap between the two constructs. For example, reliability and assurance dimension of SERVQUAL overlaps with the trust-in-integrity dimension of RQ, just as the empathy dimension of SERVQUAL overlaps with the trust-in-benevolence dimension of RQ.

Despite the unavoidable overlap in the operationalization of the two constructs, it needs to be kept in mind that service quality, in essence, seeks to measure firm performance along transactional dimensions, whereas relationship quality emphasizes the intangible aspects of on-going interactions over one-off encounters. Thus, relationship quality measures the intangible aspects of relationships, over and above the core elements of the service, and thus adds value to the service when the interaction between the consumer and service provider is ongoing (relational) rather than one-off (transactional). This aspect is analogous to the notion of brand equity, which is the trust that consumers place in brands.

The role of relationship quality with other constructs can easily be shown within the nomological network adapted from Zeithaml *et al.* (1996) (see Figure 1). In this network ongoing interactions between a service provider and consumer result in service quality perceptions and a degree of relationship quality, with service quality directly influencing relationship quality. Both kinds of quality in turn directly affect behavioral intentions which are posited to lead to positive behavioral outcomes and increased customer lifetime value.

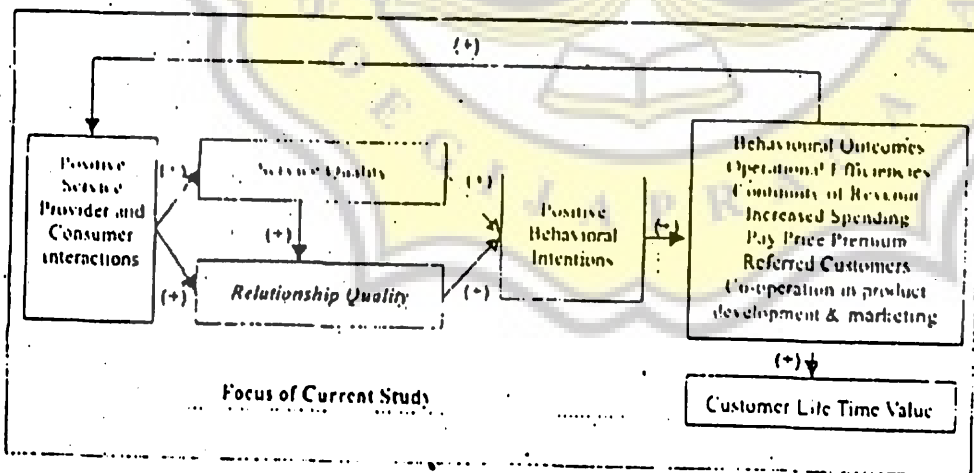


Figure 1: Relationship between RQ and related concepts

Source: Figure adapted from Zeithaml *et al.* (1996)

## Measurement of relationship quality: scale development and empirical test

We now proceed to develop and test a measure of relationship quality that is consistent with the literature and meets the psychometric criteria outlined by Churchill (1979) and Anderson and Gerbing (1988).

### *Exploratory phase. item generation and refinement*

The items used to measure each of the sub-scales of RQ were culled from papers in marketing and social psychology. Discussions with ten consumers were also used to develop items to supplement existing items. From the pool of items generated, a subset of items was selected, based on each item's representativeness of constructs, clarity of meaning, and ability to convey slightly "different shades of meaning" (Churchill, 1979, p. 68). Subsequent discussions with two marketing academics who were experts in the area of relationship marketing were also conducted to assess the content validity of the items. Their recommendations were used to guide item additions and deletions, and to improve the wording of items.

The final item-bank consisted of nine items for measuring trust in partner integrity, six items for measuring trust in partner benevolence, eight items for measuring affective commitment, five items for measuring satisfaction, and seven items for measuring affective conflict. These items were pre-tested on a convenience sample of 111 consumers and the data analyzed using exploratory factor analysis to verify the factor structure and identify items for deletion, namely, items with low factor loadings and/or high cross loadings. Varimax rotation was employed to derive simple structure and factors with eigen values below 1 were screened out (Gorsuch, 1983). It was decided a priori to select the best three items for the measurement of each of the dimensions of relationship quality, provided that each of the selected items loaded onto its proposed dimension with a loading greater than or equal to 0.7 (since this would indicate that at least 50 per cent of the variance in the item is explained by the proposed dimension). The rationale for this decision rule was to have a managerially feasible scale for administration in the field. The factor structure that emerged was more or less consistent with our conceptualization of the dimensions of relationship quality, except that all the trust items loaded on a single dimension. Hence, we tested our second order conceptualization of relationship quality more directly via a confirmatory factor analysis using LISREL8. The goodness of fit index (GFI) was reasonably good at 0.87. However, since this value is considerably influenced by variations in sample size and non-normality of the measures, researchers recommend the comparative fit index (CFI) and Tucker-Lewis Index (TLI) as alternative measures of fit as they are more robust measures of fit (Burton *et al.*, 1998). The CFI and TLI for the second order factor analysis exceeded the advocated fit levels of 0.9 range (CFI of 0.96 and TLI of 0.95), indicating a very good fit for our model. As a further check on the exploratory factor analysis results, a second order factor analysis constraining all the trust items to load on a single trust factor was run and a

nested chi-square test done to see if constraining all trust items on a single trust factor resulted in improved model fit. Our tests revealed a significant loss in fit ( $\chi^2 = 54$ ,  $p$ -value  $< 0.001$ ), which supports treating the two dimensions of trust as separate. The reliabilities of the sub-scales are shown in Table III and exceed the Nunnally (1978) recommended minimum of 0.7 for exploratory studies.

#### *Confirmatory phase validation of relationship quality scale*

Subsequent to the exploratory phase, the items shown in Table III along with measures of behavioral intention (Zeithaml *et al.*, 1996) and service quality (Parasuraman *et al.*, 1988) were used to come up with a survey questionnaire. As in Gwinner *et al.* (1998), the questionnaire was designed as a booklet and respondents were free to choose the service they wished to evaluate. The services evaluated ranged from hairdressers to banks to medical services. Since the purpose of the study was to come up with a scale for measuring relationship quality regardless of service type, it was considered appropriate that no restriction be placed on the services evaluated.

Questionnaires were mailed out to 1,020 consumers randomly selected from the phone book of a major city along with pre-paid postage. Of the 1,020, 87 questionnaires were returned as "gone, no address", and 251 filled out questionnaires were received, representing a 24.7 per cent response rate (base = 1,020), which is comparable to studies such as that of Zeithaml *et al.* (1996) which have employed multi-item service evaluation measures. Of the 251 questionnaires, 19 questionnaires were eliminated because of excessive missing data, resulting in a final sample of 232 consumers. Armstrong and Overton's (1977) test for non-response bias was used to determine whether there was any non-response bias. The test revealed that there was no non-response bias. Further, a demographic comparison was done between the respondents who had filled out all the questions and the respondents who had left out excessive data. Again, no significant difference in demographic profile was found.

#### *Test of dimensionality and convergent validity*

The second order dimensionality of the relationship quality (RQ) scale was tested on the final sample using LISREL 8 (see Table IV). The model fit was excellent (GFI = 0.92, TLI = 0.98, CFI = 0.99). Also, all the indicators loaded on the proposed constructs significantly (the  $t$ -values, not shown, range from 11.45 to 26.53). This, coupled with average variance extracted estimates greater than 0.5 for each of the constructs indicates convergent validity among items measuring the construct (Fornell and Larcker, 1981).

#### *Discriminant validity*

To test the discriminant validity of the relationship quality (RQ) scale, the model shown in Figure 2 was estimated. As Figure 2 shows, only the latent constructs of service quality and relationship quality were allowed to be correlated. The covariance matrix of the dimensions of relationship quality and

Item	Source	Items retained	EFA loading	CFA loading	$\alpha$
Partner's	Morgan <i>et al.</i> (1992); Morgan and Hunt (1984); Crosby <i>et al.</i> (1990); Ramsey and Sahu (1997); Kumar <i>et al.</i> (1995); Bohn (1994, p. 88)	1. My service provider is honest about problems	0.805	1	0.91
		2. My service provider has high integrity	0.786	1.09	
		3. My service provider is trustworthy	0.781	1.07	
Partner's	Morgan <i>et al.</i> (1992); Morgan and Hunt (1984); Crosby <i>et al.</i> (1990); Ramsey and Sahu (1997); Kumar <i>et al.</i> (1995); Bohn (1994, p. 88)	1. My service provider is concerned about my welfare	0.865	1	0.85
		2. When I confide my problems to my service provider, I know they will respond with understanding	0.764	0.94	
		3. I can count on my service provider considering how their actions affect me	0.773	0.92	
Commitment	Meyer <i>et al.</i> (1993); McGee and Ford (1987); Kumar <i>et al.</i> (1995)	1. I feel emotionally attached to my service provider	0.773	1	0.89
		2. I continue to deal with my service provider because I like being associated with them	0.754	1.14	
		3. I continue to deal with my service provider because I genuinely enjoy my relationship with them	0.694	1.18	

(continued)

Dimension of RQ	Source	Items retained	EFA loading	CFA loading	$\alpha$
Satisfaction	Danahy and Haddrell (1989); Devlin <i>et al.</i> (1993); Shaver <i>et al.</i> (1987)	1. I am delighted with the performance of my service provider	0.772	1	0.88
		2. I am happy with my service provider's performance	0.777	0.88	
		3. I am content with my service provider's performance	0.621	1	
Affective conflict	Frazier <i>et al.</i> (1989); Kaufmann and Stern (1998); Kumar <i>et al.</i> (1995)	1. I am angry with my service provider	-0.863	1	0.88
		2. I am frustrated with my service provider	0.794	1.23	
		3. I am annoyed with my service provider	-0.850	1.27	

Notes: The format of the scales are 1 (strongly disagree) and 7 (strongly agree) unless noted otherwise; EFA is exploratory factor analysis, CFA is confirmatory factor analysis, and  $\alpha$  refers to scale reliability

Table III.



Dimension of RQ	Items retained	CFA loading	t-value	AVE	$\alpha$
Trust in partner's honesty	1. My service provider is honest about problems	1	-	0.85	0.95
	2. My service provider has high integrity	1.08	20.42		
	3. My service provider is trustworthy	0.98	19.66		
Trust in partner's benevolence	1. My service provider is concerned about my welfare	1	-	0.76	0.91
	2. When I confide my problems to my service provider, I know they will respond with understanding	0.92	25.14		
	3. I can count on my service provider considering how their actions affect me	0.97	23.32		
Affective commitment	1. I feel emotionally attached to my service provider	1	-	0.56	0.79
	2. I continue to deal with my service provider because I like being associated with them	1.24	11.15		
	3. I continue to deal with my service provider because I genuinely enjoy my relationship with them	1.20	11.77		
Satisfaction	1. I am delighted with the performance of my service provider	1	-	0.79	0.92
	2. I am happy with my service provider's performance	1.01	26.53		
	3. I am content with my service provider's performance	1.09	24.34		
Affective conflict	1. I am angry with my service provider	1	-	0.88	0.96
	2. I am frustrated with my service provider	1.54	18.29		
	3. I am annoyed with my service provider	1.43	18.35		

Table IV.  
Measurement quality  
of items (test sample)

Notes: The format of the scales is 1 (strongly disagree) and 7 (strongly agree) unless noted otherwise; CFA refers to confirmatory factor analysis and AVE refers to the average variance extracted

service quality are reported in Table V. The fit of the model illustrated in Figure 2 was very good with CFI (comparative fit index) exceeding the recommended value of 0.9 at 0.92. Two tests were done to check the discriminant validity of the relationship quality (RQ) scale given its high correlation (0.89) with the service quality scale. First, the latent correlation of 0.89 between the two constructs was examined to see whether two standard

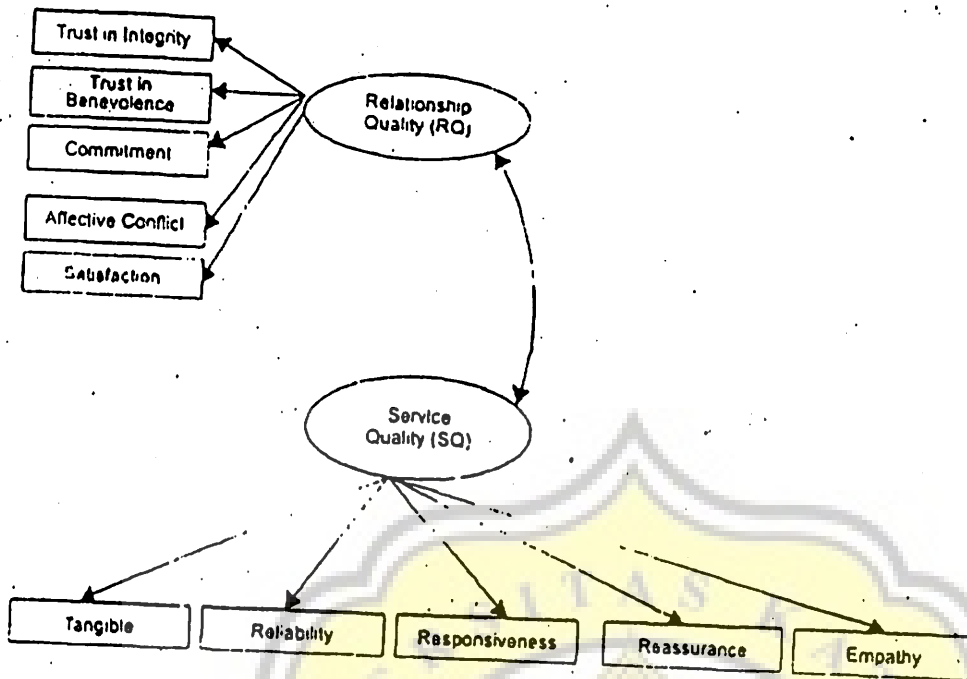


Figure 2. Confirmatory factor analysis (CFA) model tested for discriminant validity

errors plus or minus of the mean value included the value of 1. This was not the case (the latent correlation ranged from 0.83 to 0.95 for a standard error of 0.03), indicating that the two constructs are different and significantly so. Second, a nested model test was done constraining the latent correlation (phi) to unity and the model re-estimated[1]. This resulted in a significant loss in model fit ( $\chi^2 = 26$ ,  $p$ -value < 0.01), further indicating that though relationship quality and service quality share common variance, the relationship quality (RQ) scale captures unique aspects of a relationship not measured by service quality.

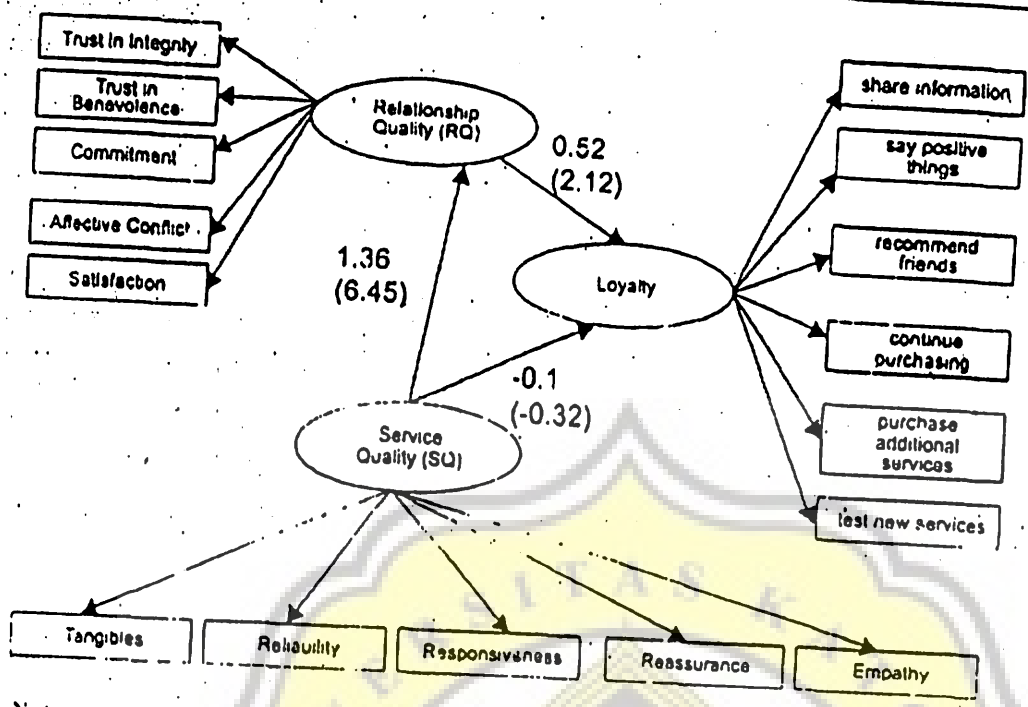
#### Nomological validity

To test the nomological validity of relationship quality, the model in Figure 3 was estimated. As Figure 3 shows, service quality is shown to influence both relationship quality and consumer loyalty, and relationship quality is shown to have a direct influence on consumer loyalty. Four items for measuring consumer loyalty were adapted from Zeithaml *et al* (1996), namely, consumer intention to say positive things about service provider, intention to encourage friends and relatives to do business with service provider, intention to keep purchasing services from service provider, and intention to purchase additional services from service provider. This list of items was supplemented by two additional items measuring consumers' willingness to share information with the firm and consumers' willingness to test new services developed by the firm. In a confirmatory factor analysis (CFA), all six items were found to load on the proposed factor of loyalty significantly (GFI = 0.99, CFI = 1, and TLI = 0.99) with Cronbach alpha of 0.7, meeting the minimum reliability standard set by Nunnally (1978).

Table V.  
Covariance matrix of  
relationships quality  
and service quality  
dimensions

	Trust in integrity	Trust in benevolence	Commitment	Affective conflict	Satisfaction	Tangible	Reliability	Responsiveness	Reassurance	Empathy
Trust in integrity	0.90	1.02	0.79	-0.49	0.73	0.23	0.61	0.74	0.80	0.67
Trust in benevolence	1.02	2.17	1.21	-0.75	1.12	0.36	0.98	1.14	1.23	1.04
Commitment	0.79	1.21	1.92	-0.58	0.86	0.28	0.76	0.88	0.95	0.80
Affective conflict	-0.49	-0.75	-0.58	0.85	-0.53	-0.17	-0.17	-0.54	-0.59	-0.49
Satisfaction	0.73	1.12	0.86	-0.53	2.03	0.26	0.70	0.82	0.88	0.74
Tangible	0.23	0.36	0.28	-0.17	0.26	0.70	0.28	0.33	0.35	0.30
Reliability	0.61	0.98	0.76	-0.17	0.70	0.28	0.82	0.89	0.96	0.81
Responsiveness	0.74	1.14	0.88	-0.54	0.82	0.33	0.89	1.22	1.12	0.95
Reassurance	0.80	1.23	0.95	-0.59	0.88	0.35	0.96	1.12	1.23	1.02
Empathy	0.67	1.04	0.80	-0.49	0.74	0.30	0.81	0.95	1.02	0.99





Note:

1. Numbers in parentheses are the *t*-values
2. Numbers outside of parentheses are the standardized path coefficients

Figure 3. Nomological network tested

The model in Figure 3 was then estimated by reducing the second order models of relationship quality and service quality to first order models via the method of "parcelling". This was accomplished by averaging the items measuring each of the dimensions of relationship and service quality. Note that averaging is possible because of the unidimensionality of these sub-scales (as confirmed by the confirmatory factor analyses reported in Table II (Anderson and Gerbing, 1988)). The estimated parameter values (both gamma and beta values) are shown in Figure 3 along with the corresponding *t*-values in brackets. The overall model fit, with chi-square of 240 with 62 degrees of freedom, is reasonably good with GFI at 0.83 and CFI at 0.85.

The estimates support the nomological validity of the relationship quality scale as service quality influences relationship quality as expected ( $\gamma_{21} = 1.36$ , *t*-value = 6.45) and relationship quality in turn influences loyalty ( $\beta_{12} = 0.52$ , *t*-value = 2.12) as expected. Thus, besides providing nomological support for the RQ scale, this test also empirically confirms the conventional wisdom that investments in building relationship quality are worthwhile since the payoff is in terms of increased consumer loyalty. Interestingly, the direct effect of service quality on loyalty is completely mediated by relationship quality and hence the direct effect of service quality on loyalty is insignificant ( $\gamma_{11} = -0.1$ , *t*-value = -0.32). This suggests that the relationship quality scale completely subsumes the effect of the service quality scale.

### Discussion and conclusion

Our study shows that managers need to consider not only the quality of the service they provide, but also the quality of consumers' relationship with the firm. With the help of the RQ scale, firms should be able to monitor the quality of 'their consumers' relationship with them, as well as the effectiveness of their relationship marketing programs aimed at building relationship quality, since RQ provides a metric for such assessment. Thus, by providing feedback as to how the quality of their consumer relationships is changing in response to managerial actions, the RQ scale should assist in improving the management of such relationships (Kaplan and Norton, 1996a, b). Also, unlike economic incentives, the RQ scale is ideally suited as an indicator of the long-term health of the firm since the intangible aspects of relationships are not easily duplicated. Further, by providing a means of evaluating RQ, this study provides the groundwork for future research studies based on the ROQ (return on quality) approach of Rust *et al.* (1994) aimed at determining the optimal level of spending on relationship marketing programs, based on a trade-off between the benefits of relational programs and the cost of implementing such programs.

Considerable future research, however, is needed and is possible. The model could be improved to include the antecedents of the dimensions of relationship quality, and this could help managers in assessing what specific steps to take to influence relationship quality. Also, the qualitative research finding by Gwinner *et al.* (1998) that customers might remain in a relationship even if they perceive the core service attributes to be less than superior, provided they are receiving important relational benefits, provides an interesting research opportunity in assessing whether relationship quality or service quality improvements result in the greatest payoff.

Some authors (e.g. Bolton and Drew, 1991) have suggested that it is value, and not quality, that drives consumer behavior and loyalty, where value is the "customer's overall assessment of the utility of a product based on perceptions of what is received and what is given" (Zeithaml, 1988, p. 14). Researchers could extend our research to investigate the concept of relationship value by considering the "costs" of maintaining a relationship in conjunction with the benefits of relationship quality. In this connection, some initial work by Grayson and Ambler (1999) suggests that as a relationship progresses, there is a tendency for both partners to take each other for granted which could result in the breakdown of a relationship. Future research could expand on this work and develop a measure of the full range of costs (sacrifices) associated with maintaining relationships and examine whether relationship value is a better predictor of outcomes than RQ.

Berry (1995) has stated that advances in information technology are making relationships similar to those which exist between a small corner store and its customers feasible on a much larger scale. This suggests that the RQ scale could be used to evaluate whether the quality of relationships developed using technology are comparable to the quality of relationships developed using

traditional interpersonal relationships, based on a research agenda as to whether the mode of contact has any differential impact on the quality of relationships between firms and customers.

In this paper, RQ is defined as a measure of the extent to which consumers want to maintain relationships with their service providers. However, researchers could choose to develop a more comprehensive framework of relationship quality; a framework that is inclusive of both those dimensions of relationship quality that encourage voluntarism and those dimensions of relationship quality that encourage capture (e.g. building switching costs)[2]. Thus, researchers may want to explore whether there are certain dimensions whose presence increases RQ and whether there are certain dimensions whose absence promotes RQ[3].

Finally, the likelihood of relationship success requires an assessment of not only the willingness, but also the ability of customers to develop successful relationships with the firm (Bendapudi and Berry, 1997). Thus, future research could investigate how firms can screen potential customers by measuring their ability to maintain a relationship so as to be able to select the best relational partners. This would then enable firms to segment their markets by the twin variables of willingness and ability of consumers to maintain relationships, thus adding considerable force to the strategy of relationship marketing in the marketplace.

#### Notes

1. At the suggestion of an anonymous reviewer, the discriminant validity between all dimensions was checked by constraining each possible pairing to 1 and examining the change in model fit. In all instances, the model fit deteriorated significantly. For reasons of space, the change in model fit and the associated *p*-values are not reported; but are available on request.
2. The authors thank an anonymous reviewer for providing this suggestion and for articulating some of the wording employed in this sentence.
3. The authors thank the same anonymous reviewer for explicitly pointing out this possibility to us.

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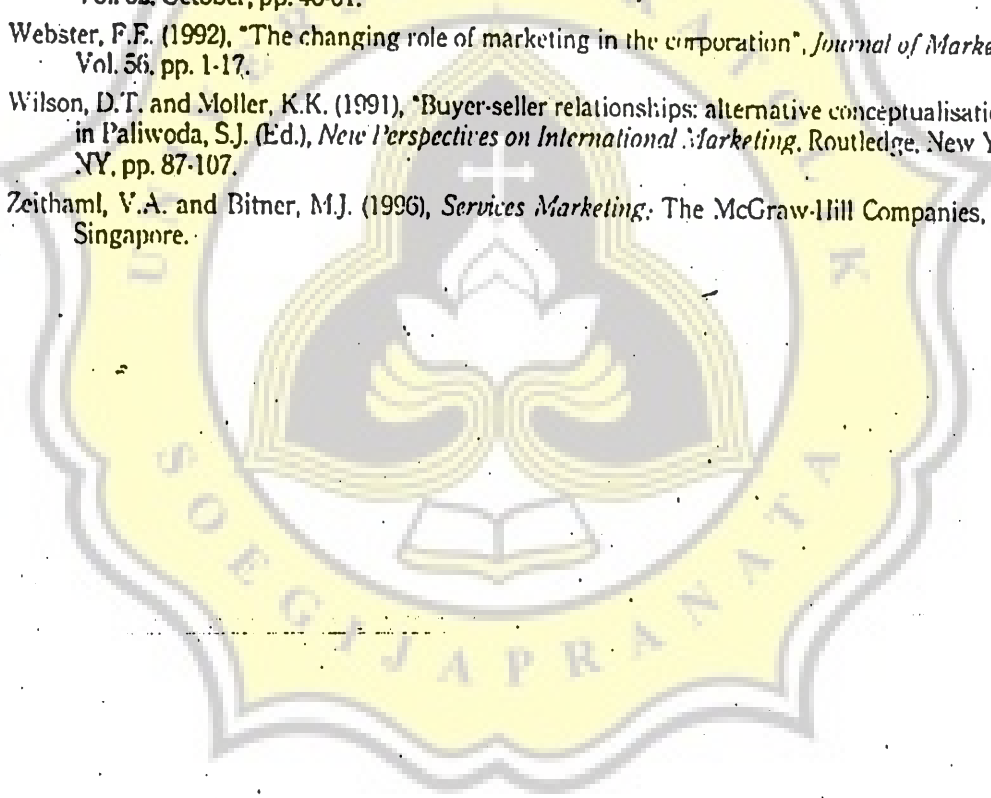
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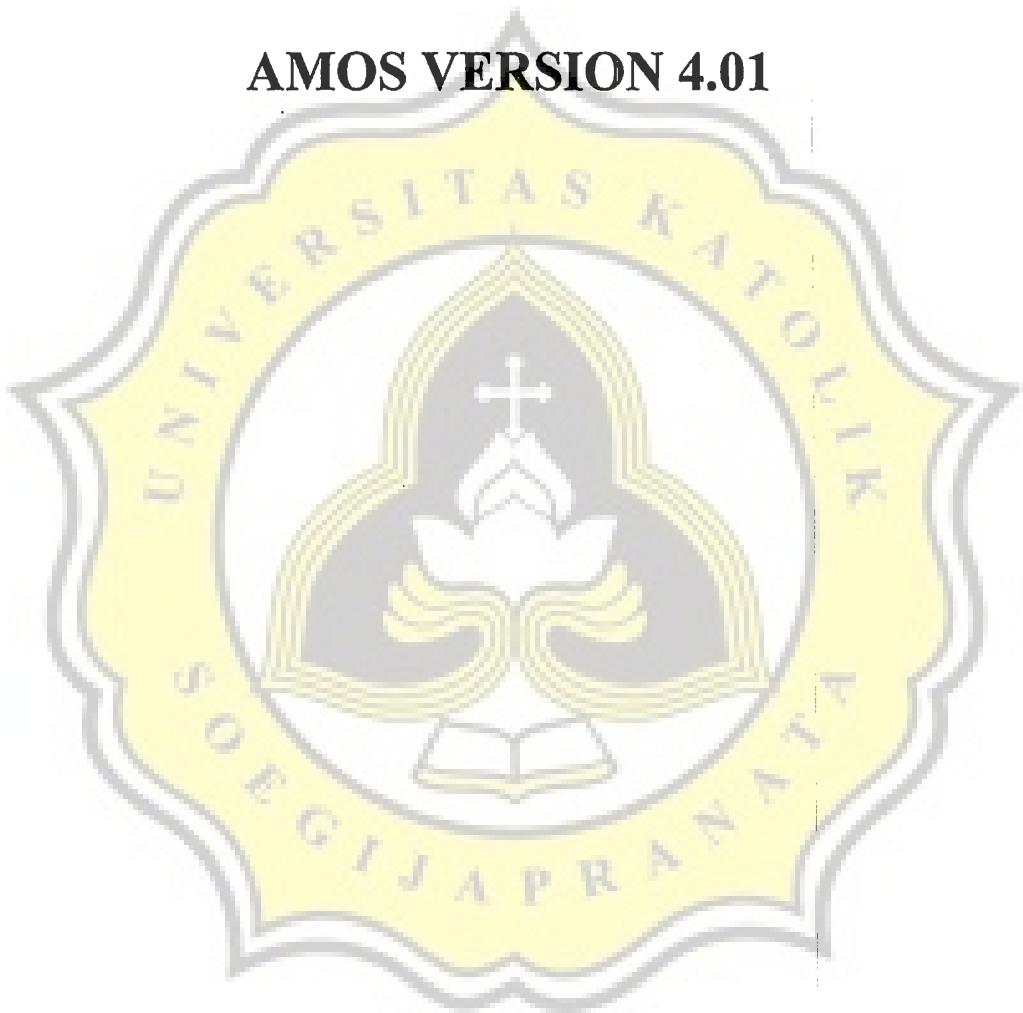
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## **LAMPIRAN 3**

### **AMOS VERSION 4.01**



budi revisi  
30 Januari 2007 01:00:14

Amos

by James L. Arbuckle

Version 4.01

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Title

budi revisi: 30 Januari 2007 01:00

Your model contains the following variables

x5	observed	endogenous
x4	observed	endogenous
x3	observed	endogenous
x2	observed	endogenous
x1	observed	endogenous
x8	observed	endogenous
x7	observed	endogenous
x6	observed	endogenous
x11	observed	endogenous
x12	observed	endogenous
x13	observed	endogenous
x9	observed	endogenous
x10	observed	endogenous
x14	observed	endogenous
x15	observed	endogenous
x16	observed	endogenous
Loyalitas_Masabah	unobserved	endogenous
Kualitas_Hubungan	unobserved	endogenous

Kualitas_layanan	unobserved exogenous
e5	unobserved exogenous
e4	unobserved exogenous
e3	unobserved exogenous
e2	unobserved exogenous
e1	unobserved exogenous
e8	unobserved exogenous
e7	unobserved exogenous
e6	unobserved exogenous
e11	unobserved exogenous
e12	unobserved exogenous
e13	unobserved exogenous
z1	unobserved exogenous
e9	unobserved exogenous
e10	unobserved exogenous
e14	unobserved exogenous
e15	unobserved exogenous
e16	unobserved exogenous
z2	unobserved exogenous

Number of variables in your model: 37  
 Number of observed variables: 16  
 Number of unobserved variables: 21  
 Number of exogenous variables: 19  
 Number of endogenous variables: 18

Summary of Parameters

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed:	21	0	0	0	0	21
Labeled:	0	0	0	0	0	0
Unlabeled:	16	0	19	0	0	35
Total:	37	0	19	0	0	56

NOTE:

The model is recursive.

Assessment of normality

	min	max	skew	c.r.	kurtosis	c.r.
x16	1,000	10,000	-0,030	-0,122	-0,618	-1,261
x15	1,000	10,000	-0,010	-0,040	-0,584	-1,192
x14	1,000	10,000	0,050	0,205	-0,320	-0,653
x10	1,000	10,000	-0,139	-0,569	-0,418	-0,854
x9	1,000	10,000	0,019	0,077	-0,429	-0,876
x13	1,000	10,000	0,103	0,419	-0,541	-1,104
x12	1,000	10,000	0,079	0,321	-0,586	-1,196
x11	1,000	10,000	-0,069	-0,284	-0,496	-1,012
x6	1,000	10,000	-0,045	-0,184	-0,378	-0,772
x7	1,000	10,000	0,075	0,306	-0,119	-0,244
x8	1,000	10,000	0,093	0,379	-0,233	-0,475
x1	1,000	10,000	0,190	0,775	-0,323	-0,660
x2	1,000	10,000	-0,014	-0,059	-0,258	-0,526
x3	1,000	10,000	-0,200	-0,818	-0,270	-0,551
x4	1,000	10,000	-0,124	-0,504	-0,405	-0,826
x5	1,000	10,000	0,050	0,203	-0,353	-0,720
Multivariate					140,295	29,228

Observations farthest from the centroid (Mahalanobis distance)

Observation number	Mahalanobis d-squared	p1	p2
14	54,380	0,000	0,000
44	53,702	0,000	0,000
28	53,095	0,000	0,000
39	48,214	0,000	0,000
25	45,119	0,000	0,000
90	41,320	0,000	0,000
48	39,184	0,001	0,000
38	38,711	0,001	0,000
54	38,256	0,001	0,000
66	36,487	0,002	0,000
31	35,850	0,003	0,000
80	35,314	0,004	0,000
3	34,973	0,004	0,000
87	34,760	0,004	0,000
68	34,734	0,004	0,000
96	34,680	0,004	0,000
97	33,551	0,006	0,000
100	33,221	0,007	0,000
6	30,967	0,014	0,000
53	30,200	0,017	0,000
55	29,347	0,022	0,000
79	24,377	0,082	0,000
83	20,953	0,180	0,114
75	20,689	0,191	0,131
72	19,613	0,238	0,429
65	18,514	0,295	0,807
36	16,698	0,405	0,998
51	16,248	0,436	1,000
58	15,887	0,461	1,000
81	15,715	0,473	1,000
99	15,569	0,483	1,000
61	15,477	0,490	1,000
76	14,727	0,545	1,000
86	14,240	0,581	1,000
63	14,100	0,591	1,000
94	13,925	0,604	1,000
73	13,860	0,609	1,000
74	13,260	0,654	1,000
9	13,043	0,670	1,000
92	12,871	0,682	1,000
93	12,551	0,705	1,000
89	12,266	0,725	1,000
24	11,928	0,749	1,000
11	11,351	0,787	1,000
95	11,342	0,788	1,000
30	11,261	0,793	1,000
71	11,115	0,802	1,000
52	10,824	0,820	1,000
26	10,789	0,822	1,000
70	10,604	0,833	1,000
5	10,577	0,835	1,000
67	10,492	0,840	1,000
56	10,384	0,846	1,000
78	10,309	0,850	1,000
88	10,223	0,855	1,000
91	10,072	0,863	1,000
64	9,877	0,873	1,000
27	9,859	0,874	1,000
85	9,452	0,894	1,000
59	9,232	0,904	1,000
7	9,215	0,904	1,000
60	9,209	0,905	1,000
82	9,094	0,909	1,000
84	8,944	0,916	1,000
50	8,715	0,925	1,000

62	8,574	0,930	1,000
98	8,528	0,932	1,000
69	8,301	0,939	1,000
13	7,991	0,949	1,000
19	7,959	0,950	1,000
45	7,868	0,953	1,000
41	7,717	0,957	1,000
21	7,532	0,962	1,000
46	7,493	0,963	1,000
8	7,453	0,964	1,000
4	7,312	0,967	1,000
37	7,223	0,969	1,000
57	7,126	0,971	1,000
16	7,014	0,973	1,000
43	6,988	0,973	1,000
12	6,858	0,976	1,000
2	6,750	0,978	1,000
23	6,436	0,983	1,000
77	6,339	0,984	1,000
32	6,209	0,986	1,000
10	6,149	0,986	1,000
22	5,639	0,992	1,000
34	5,593	0,992	1,000
40	5,313	0,994	1,000
47	5,196	0,995	1,000
35	4,931	0,996	1,000
20	4,801	0,997	1,000
1	4,595	0,997	1,000
17	4,192	0,999	1,000
42	4,124	0,999	1,000
49	3,892	0,999	1,000
33	3,756	0,999	1,000
18	3,700	0,999	1,000
15	3,460	1,000	0,999
29	1,477	1,000	1,000

Sample size: 100

Sample Covariances

	x16	x15	x14	x10	x9	x13	x12
x16	5,224						
x15	4,003	5,124					
x14	3,451	3,598	4,852				
x10	3,504	2,942	3,182	5,070			
x9	3,381	3,233	3,113	3,435	5,507		
x13	3,870	4,100	3,960	3,530	3,615	5,490	
x12	3,698	3,903	3,535	3,206	3,264	4,180	5,510
x11	4,022	3,887	3,495	3,644	3,396	4,240	4,260
x6	3,396	3,283	2,807	3,167	3,561	3,515	3,215
x7	2,946	3,007	2,709	3,206	3,509	3,190	2,862
x8	3,051	3,083	2,923	3,095	3,847	2,995	3,374
x1	3,000	3,169	2,731	2,536	2,719	3,420	3,208
x2	2,419	2,742	2,006	1,662	1,828	2,600	2,547
x3	2,977	2,816	2,570	2,492	2,753	3,060	3,089
x4	2,990	2,951	2,599	2,354	2,501	2,980	2,892
x5	3,191	3,162	2,424	2,581	2,821	3,075	3,042
	x11	x6	x7	x8	x1	x2	x3
x11	5,330						
x6	3,455	4,790					
x7	3,028	3,664	5,044				
x8	3,236	3,251	3,069	5,187			



x1	2,932	2,716	1,970	2,239	4,696		
x2	2,513	2,286	1,531	1,668	2,953	4,530	
x3	3,051	2,975	2,183	2,203	3,385	2,814	4,948
x4	3,258	2,944	2,050	2,071	3,114	2,687	3,305
x5	3,258	3,382	2,599	2,471	3,115	2,671	3,398

	x4	x5
x4	5,016	
x5	3,595	4,381

Eigenvalues of Sample Covariances

7,226e-001	7,496e-001	8,430e-001	9,311e-001	1,084e+000	1,348e+000
1,447e+000	1,574e+000	1,793e+000	1,864e+000	2,158e+000	2,315e+000
2,539e+000	3,805e+000	6,365e+000	5,116e+001		

Condition number of Sample Covariances = 7,079821e+001

Sample Correlations

	x16	x15	x14	x10	x9	x13	x12
x16	1,000						
x15	0,774	1,000					
x14	0,685	0,722	1,000				
x10	0,681	0,577	0,642	1,000			
x9	0,630	0,609	0,602	0,650	1,000		
x13	0,733	0,773	0,767	0,669	0,657	1,000	
x12	0,689	0,735	0,684	0,607	0,593	0,760	1,000
x11	0,762	0,744	0,687	0,701	0,627	0,784	0,786
x6	0,679	0,663	0,582	0,643	0,693	0,685	0,626
x7	0,574	0,592	0,548	0,634	0,666	0,606	0,543
x8	0,586	0,598	0,583	0,604	0,720	0,561	0,631
x1	0,606	0,646	0,572	0,520	0,535	0,674	0,631
x2	0,497	0,569	0,428	0,347	0,366	0,521	0,510
x3	0,586	0,559	0,525	0,498	0,527	0,587	0,592
x4	0,584	0,582	0,527	0,467	0,476	0,568	0,550
x5	0,667	0,667	0,526	0,548	0,574	0,627	0,619
x11		x6	x7	x8	x1	x2	x3
x11	1,000						
x6	0,684	1,000					
x7	0,584	0,745	1,000				
x8	0,615	0,652	0,600	1,000			
x1	0,586	0,573	0,405	0,454	1,000		
x2	0,511	0,491	0,320	0,344	0,640	1,000	
x3	0,594	0,611	0,437	0,435	0,702	0,594	1,000
x4	0,630	0,601	0,408	0,406	0,642	0,564	0,663
x5	0,674	0,738	0,553	0,518	0,687	0,600	0,730
x4		x5					
x4	1,000						
x5	0,767	1,000					

Eigenvalues of Sample Correlations

1,393e-001	1,536e-001	1,697e-001	1,830e-001	2,151e-001	2,645e-001
2,884e-001	3,146e-001	3,433e-001	3,722e-001	4,268e-001	4,670e-001
5,073e-001	7,538e-001	1,300e+000	1,010e+001		

Condition number of Sample Correlations = 7,251103e+001

Determinant of sample covariance matrix = 7,4342e+004

Model: Default model

Computation of degrees of freedom

Number of distinct sample moments: 136  
 Number of distinct parameters to be estimated: 35  
 -----  
 Degrees of freedom: 101

0e	6	0,0e+000	-1,1958e+000	1,00e+004	1,39119796161e+003	0	1,00e+004
1e	17	0,0e+000	-3,0606e-001	3,37e+000	7,41480621216e+002	19	2,71e-001
2e	3	0,0e+000	-2,1974e-001	1,18e+000	3,74349920563e+002	5	9,32e-001
3e	2	0,0e+000	-2,9059e-001	7,45e-001	2,31156484209e+002	5	8,55e-001
4e	0	7,4e+001	0,0000e+000	7,57e-001	1,43779381288e+002	5	9,23e-001
5e	0	4,2e+001	0,0000e+000	4,95e-001	1,30917647850e+002	3	0,00e+000
6e	0	7,1e+001	0,0000e+000	4,26e-001	1,17920440149e+002	1	9,77e-001
7e	0	6,6e+001	0,0000e+000	9,16e-002	1,16697725225e+002	1	1,04e+000
8e	0	6,6e+001	0,0000e+000	8,91e-003	1,16688037889e+002	1	1,01e+000
9e	0	6,5e+001	0,0000e+000	1,72e-004	1,16688034579e+002	1	1,00e+000

Minimum was achieved

Chi-square = 116,688  
 Degrees of freedom = 101  
 Probability level = 0,136

Maximum Likelihood Estimates

Regression Weights:	Estimate	S.E.	C.R.	Label
Kualitas_Hubunga <- Kualitas_layanan	0,734	0,100	7,353	par-13
Loyalitas_Nasaba <- Kualitas_layanan	0,401	0,106	3,786	par-1
Loyalitas_Nasaba <- Kualitas_Hubunga	0,647	0,121	5,359	par-12
x5 <------ Kualitas_layanan	1,000			
x4 <------ Kualitas_layanan	0,989	0,091	10,820	par-2
x3 <------ Kualitas_layanan	0,991	0,092	10,773	par-3
x2 <------ Kualitas_layanan	0,812	0,098	8,255	par-4
x1 <------ Kualitas_layanan	0,957	0,092	10,387	par-5
x8 <------ Kualitas_Hubungan	1,003	0,119	8,438	par-6
x7 <------ Kualitas_Hubungan	1,013	0,117	8,691	par-7
x6 <------ Kualitas_Hubungan	1,065	0,112	9,496	par-8
x11 <------ Loyalitas_Nasabah	1,049	0,088	11,866	par-9
x12 <------ Loyalitas_Nasabah	1,025	0,093	10,965	par-10
x13 <------ Loyalitas_Nasabah	1,070	0,090	11,881	par-11
x9 <------ Kualitas_Hubungan	1,101	0,120	9,157	par-14
x10 <------ Kualitas_Hubungan	1,000			
x14 <------ Loyalitas_Nasabah	0,920	0,090	10,197	par-15
x15 <------ Loyalitas_Nasabah	1,013	0,087	11,578	par-16
x16 <------ Loyalitas_Nasabah	1,000			

Standardized Regression Weights:

	Estimate
Kualitas_Hubunga <- Kualitas_layanan	0,767
Loyalitas_Nasaba <- Kualitas_layanan	0,382
Loyalitas_Nasaba <- Kualitas_Hubunga	0,590
x5 <------ Kualitas_layanan	0,885
x4 <------ Kualitas_layanan	0,819
x3 <------ Kualitas_layanan	0,826

x2 <-----	Kualitas_layanan	0,707
x1 <-----	Kualitas_layanan	0,818
x8 <-----	Kualitas_Hubungan	0,781
x7 <-----	Kualitas_Hubungan	0,810
x6 <-----	Kualitas_Hubungan	0,863
x11 <-----	Loyalitas_Nasabah	0,884
x12 <-----	Loyalitas_Nasabah	0,849
x13 <-----	Loyalitas_Nasabah	0,888
x9 <-----	Kualitas_Hubungan	0,832
x10 <-----	Kualitas_Hubungan	0,787
x14 <-----	Loyalitas_Nasabah	0,813
x15 <-----	Loyalitas_Nasabah	0,870
x16 <-----	Loyalitas_Nasabah	0,851

Variances:	Estimate	S.E.	C.R.	Label
Kualitas_layanan	3,435	0,624	5,504	par-17
z1	1,294	0,324	3,992	par-18
z2	0,609	0,161	3,772	par-19
e5	0,946	0,195	4,860	par-20
e4	1,653	0,282	5,864	par-21
e3	1,574	0,270	5,820	par-22
e2	2,268	0,352	6,450	par-23
e1	1,552	0,269	5,775	par-24
e8	2,024	0,330	6,127	par-25
e7	1,819	0,303	6,006	par-26
e6	1,221	0,231	5,277	par-27
e11	1,167	0,201	5,810	par-28
e12	1,535	0,249	6,158	par-29
e13	1,160	0,201	5,757	par-30
e9	1,697	0,296	5,736	par-31
e10	1,926	0,316	6,097	par-32
e14	1,648	0,259	6,366	par-33
e15	1,243	0,208	5,969	par-34
e16	1,439	0,235	6,130	par-35

Squared Multiple Correlations:	Estimate
Kualitas_Hubungan	0,588
Loyalitas_Nasabah	0,839
x16	0,725
x15	0,757
x14	0,660
x10	0,620
x9	0,692
x13	0,789
x12	0,721
x11	0,781
x6	0,745
x7	0,639
x8	0,610
x1	0,669
x2	0,499
x3	0,682
x4	0,670
x5	0,784

Implied (for all variables) Covariances

	Kualitas	Kualitas	Loyalita	x16	x15	x14	x10
Kualitas	3,435						
Kualitas_	3,521	3,144					
Loyalitas	3,008	3,045	3,785				
x16	3,008	3,045	3,785	5,224			
x15	3,046	3,083	3,833	3,833	5,124		

x14	2,768	2,802	3,483	3,483	3,527	4,852	
x10	2,521	3,144	3,045	3,045	3,083	2,802	5,070
x9	2,775	3,461	3,352	3,352	3,394	3,084	3,461
x13	3,217	3,257	4,048	4,048	4,100	3,725	3,257
x12	3,083	3,120	3,879	3,879	3,928	3,569	3,120
x11	3,155	3,193	3,969	3,969	4,020	3,652	3,193
x6	3,606	3,350	3,244	3,244	3,285	2,985	3,350
x7	2,553	3,184	3,084	3,084	3,123	2,837	3,184
x8	2,529	3,154	3,054	3,054	3,093	2,810	3,154
x1	3,286	2,411	2,877	2,877	2,914	2,648	2,411
x2	2,788	2,046	2,441	2,441	2,472	2,246	2,046
x3	3,404	2,498	2,981	2,981	3,019	2,743	2,498
x4	3,398	2,494	2,976	2,976	3,014	2,738	2,494
x5	3,435	2,521	3,008	3,008	3,046	2,768	2,521

x9      x13      x12      x11      x6      x7      x8

x9	5,507						
x13	3,585	5,490					
x12	3,435	4,149	5,510				
x11	3,515	4,246	4,068	5,330			
x6	3,688	3,470	3,324	3,402	4,790		
x7	3,505	3,298	3,160	3,234	3,392	5,044	
x8	3,472	3,267	3,130	3,203	3,360	3,194	5,187
x1	2,655	3,078	2,949	3,018	2,569	2,442	2,419
x2	2,252	2,611	2,502	2,560	2,180	2,072	2,052
x3	2,750	3,189	3,055	3,127	2,662	2,530	2,506
x4	2,745	3,183	3,050	3,121	2,657	2,526	2,502
x5	2,775	3,217	3,083	3,155	2,606	2,553	2,529

x1      x2      x3      x4      x5

x1	4,696				
x2	2,667	4,530			
x3	3,257	2,763	4,948		
x4	3,251	2,758	3,368	5,016	
x5	3,286	2,788	3,404	3,398	4,381

Implied (for all variables) Correlations

	Kualitas	Kualitas	Loyalitas	x16	x15	x14	x10
Kualitas_	1,000						
Kualitas_	0,767	1,000					
Loyalitas	0,834	0,883	1,000				
x16	0,710	0,751	0,851	1,000			
x15	0,726	0,768	0,870	0,741	1,000		
x14	0,678	0,717	0,813	0,692	0,707	1,000	
x10	0,604	0,787	0,695	0,592	0,605	0,565	1,000
x9	0,638	0,832	0,734	0,625	0,639	0,597	0,655
x13	0,741	0,784	0,888	0,756	0,773	0,722	0,617
x12	0,709	0,750	0,849	0,723	0,739	0,690	0,590
x11	0,737	0,780	0,884	0,752	0,769	0,718	0,614
x6	0,662	0,863	0,762	0,649	0,663	0,619	0,680
x7	0,613	0,800	0,706	0,601	0,614	0,574	0,630
x8	0,599	0,781	0,689	0,587	0,600	0,560	0,615
x1	0,818	0,628	0,683	0,581	0,594	0,555	0,494
x2	0,707	0,542	0,590	0,502	0,513	0,479	0,427
x3	0,826	0,633	0,689	0,586	0,600	0,560	0,499
x4	0,819	0,628	0,683	0,581	0,594	0,555	0,495
x5	0,885	0,679	0,739	0,629	0,643	0,600	0,535

x9      x13      x12      x11      x6      x7      x8

x9	1,000					
x13	0,652	1,000				
x12	0,624	0,754	1,000			
x11	0,649	0,785	0,751	1,000		
x6	0,718	0,677	0,647	0,673	1,000	
x7	0,665	0,627	0,599	0,624	0,690	1,000

x8	0,650	0,612	0,585	0,609	0,674	0,624	1,000
x1	0,522	0,606	0,580	0,603	0,542	0,502	0,490
x2	0,451	0,524	0,501	0,521	0,468	0,433	0,423
x3	0,527	0,612	0,585	0,609	0,547	0,506	0,495
x4	0,522	0,607	0,580	0,604	0,542	0,502	0,490
x5	0,565	0,656	0,627	0,653	0,586	0,543	0,530

	x1	x2	x3	x4	x5
x1	1,000				
x2	0,578	1,000			
x3	0,676	0,584	1,000		
x4	0,670	0,579	0,676	1,000	
x5	0,724	0,626	0,731	0,725	1,000

Implied Covariances

	x16	x15	x14	x10	x9	x13	x12
x16	5,224						
x15	3,633	5,124					
x14	3,483	3,527	4,852				
x10	3,045	3,083	2,802	5,070			
x9	3,352	3,394	3,084	3,461	5,507		
x13	4,048	4,100	3,725	3,257	3,585	5,490	
x12	3,879	3,928	3,569	3,120	3,435	4,149	5,510
x11	3,969	4,020	3,652	3,193	3,515	4,246	4,068
x6	3,244	3,285	2,985	3,350	3,688	3,470	3,324
x7	3,084	3,123	2,837	3,184	3,505	3,298	3,160
x8	3,054	3,093	2,810	3,154	3,472	3,267	3,130
x1	2,877	2,914	2,648	2,411	2,655	3,078	2,949
x2	2,441	2,472	2,246	2,046	2,252	2,611	2,502
x3	2,981	3,019	2,743	2,498	2,750	3,189	3,055
x4	2,976	3,014	2,738	2,494	2,745	3,183	3,050
x5	3,008	3,046	2,768	2,521	2,775	3,217	3,083

	x11	x6	x7	x8	x1	x2	x3
x11	5,330						
x6	3,402	4,790					
x7	3,234	3,392	5,044				
x8	3,203	3,360	3,194	5,197			
x1	3,018	2,569	2,442	2,419	4,696		
x2	2,560	2,180	2,072	2,052	2,667	4,530	
x3	1,127	2,662	2,520	2,506	3,257	2,763	4,948
x4	3,121	2,657	2,526	2,502	3,251	2,758	3,368
x5	3,155	2,686	2,553	2,529	3,286	2,788	3,404

	x4	x5
x4	5,016	
x5	3,398	4,381

Implied Correlations

	x16	x15	x14	x10	x9	x13	x12
x16	1,000						
x15	0,741	1,000					
x14	0,692	0,707	1,000				
x10	0,592	0,605	0,565	1,000			
x9	0,625	0,639	0,597	0,655	1,000		
x13	0,756	0,773	0,722	0,617	0,652	1,000	
x12	0,723	0,739	0,690	0,590	0,624	0,754	1,000
x11	0,752	0,769	0,718	0,614	0,649	0,785	0,751
x6	0,649	0,663	0,619	0,680	0,718	0,677	0,647
x7	0,601	0,614	0,574	0,630	0,665	0,627	0,599
x8	0,587	0,600	0,560	0,615	0,650	0,612	0,585



x1	0,581	0,594	0,555	0,494	0,522	0,606	0,580
x2	0,502	0,513	0,479	0,427	0,451	0,524	0,501
x3	0,586	0,600	0,560	0,499	0,527	0,612	0,585
x4	0,581	0,594	0,555	0,495	0,522	0,607	0,580
x5	0,629	0,643	0,600	0,535	0,565	0,656	0,627

	x11	x6	x7	x8	x1	x2	x3
x11	1,000						
x6	0,673	1,000					
x7	0,624	0,690	1,000				
x8	0,609	0,674	0,624	1,000			
x1	0,603	0,542	0,502	0,490	1,000		
x2	0,521	0,468	0,433	0,423	0,578	1,000	
x3	0,609	0,547	0,506	0,495	0,676	0,584	1,000
x4	0,604	0,542	0,502	0,490	0,670	0,579	0,676
x5	0,653	0,586	0,543	0,530	0,724	0,626	0,731

	x4	x5
x4	1,000	
x5	0,725	1,000

Residual Covariances

	x16	x15	x14	x10	x9	x13	x12
x16	0,000						
x15	0,170	0,000					
x14	-0,032	0,071	0,000				
x10	0,459	-0,141	0,380	0,000			
x9	0,029	-0,161	0,029	-0,026	0,000		
x13	-0,178	0,000	0,235	0,273	0,030	0,000	
x12	-0,180	-0,025	-0,034	0,086	-0,171	0,031	0,000
x11	0,052	-0,133	-0,158	0,451	-0,119	-0,006	0,193
x6	0,152	-0,002	-0,178	-0,183	-0,127	0,045	-0,109
x7	-0,137	-0,116	-0,128	0,022	0,004	-0,108	-0,290
x8	-0,003	-0,010	0,113	-0,059	0,376	-0,272	0,244
x1	0,123	0,255	0,083	0,125	0,064	0,342	0,259
x2	-0,022	0,270	-0,240	-0,384	-0,424	-0,011	0,046
x3	-0,004	-0,203	-0,173	-0,006	0,003	-0,129	0,034
x4	0,014	-0,063	-0,140	-0,140	-0,244	-0,203	-0,157
x5	0,183	0,116	-0,344	0,060	0,046	-0,142	-0,041

	x11	x6	x7	x8	x1	x2	x3
x11	0,000						
x6	0,053	0,000					
x7	-0,206	0,272	0,000				
x8	0,033	-0,110	-0,125	0,000			
x1	-0,085	0,147	-0,472	-0,180	0,000		
x2	-0,047	0,107	-0,541	-0,304	0,287	0,000	
x3	-0,076	0,314	-0,347	-0,303	0,128	0,051	0,000
x4	0,137	0,287	-0,475	-0,431	-0,136	-0,071	-0,063
x5	0,104	0,696	0,046	-0,057	-0,171	-0,116	-0,006

	x4	x5
x4	0,000	
x5	0,197	0,000

Standardized Residual Covariances

	x16	x15	x14	x10	x9	x13	x12
--	-----	-----	-----	-----	----	-----	-----

x16	0,000						
x15	0,263	0,000					
x14	-0,052	0,116	0,000				
x10	0,764	-0,236	0,664	0,000			
x9	0,046	-0,255	0,047	-0,041	0,000		
x13	-0,264	0,000	0,367	0,439	0,045	0,000	
x12	-0,271	-0,037	-0,054	0,139	-0,262	0,045	0,000
x11	0,079	-0,201	-0,251	0,735	-0,184	-0,008	0,283
x6	0,253	-0,003	-0,312	-0,305	-0,200	0,072	-0,178
x7	-0,228	-0,193	-0,224	0,037	0,006	-0,173	-0,483
x8	-0,005	-0,016	0,195	-0,097	0,586	-0,432	0,392
x1	0,314	0,445	0,152	0,228	0,112	0,574	0,438
x2	-0,041	0,497	-0,459	-0,733	-0,770	-0,020	0,081
x3	-0,008	-0,344	-0,306	-0,011	0,004	-0,210	0,056
x4	0,023	-0,106	-0,246	-0,247	-0,410	-0,329	-0,258
x5	0,323	0,205	-0,636	0,112	0,082	-0,242	-0,070

	x11	x6	x7	x8	x1	x2	x3
x11	0,000						
x6	0,086	0,000					
x7	-0,335	0,453	0,000				
x8	0,053	-0,181	-0,206	0,000			
x1	-0,145	0,271	-0,863	-0,325	0,000		
x2	-0,085	0,207	-1,032	-0,726	0,535	0,000	
x3	-0,126	0,562	-0,617	-0,534	0,220	0,093	0,000
x4	0,225	0,512	-0,840	-0,754	-0,232	-0,129	-0,105
x5	0,179	1,304	0,085	-0,105	-0,304	-0,220	-0,011

	x4	x5
x4	0,000	
x5	0,339	0,000

Factor Score Weights

	x16	x15	x14	x10	x9	x13	x12
Kualitas_	0,020	0,023	0,016	0,007	0,009	0,026	0,019
Kualitas_	0,027	0,032	0,022	0,116	0,144	0,036	0,026
Loyalitas	0,117	0,137	0,094	0,020	0,025	0,155	0,113

	x11	x6	x7	x8	x1	x2	x3
Kualitas_	0,025	0,012	0,008	0,007	0,152	0,089	0,156
Kualitas_	0,035	0,194	0,124	0,110	0,009	0,005	0,009
Loyalitas	0,152	0,034	0,022	0,019	0,017	0,010	0,018

	x4	x5
Kualitas_	0,148	0,262
Kualitas_	0,008	0,015
Loyalitas	0,017	0,030

Total Effects

	Kualitas	Kualitas	Loyalita
Kualitas_	0,734	0,000	0,000
Loyalitas	0,876	0,647	0,000
x16	0,876	0,647	1,000
x15	0,887	0,655	1,013
x14	0,806	0,595	0,920
x10	0,734	1,000	0,000
x9	0,808	1,101	0,000
x13	0,937	0,692	1,070

x12	0,897	0,663	1,025
x11	0,918	0,679	1,049
x6	0,782	1,065	0,000
x7	0,743	1,013	0,000
x8	0,736	1,003	0,000
x1	0,957	0,000	0,000
x2	0,812	0,000	0,000
x3	0,991	0,000	0,000
x4	0,989	0,000	0,000
x5	1,000	0,000	0,000

Standardized Total Effects

	Kualitas	Kualitas	Loyalita
	-----		
Kualitas_	0,767	0,000	0,000
Loyalitas	0,834	0,590	0,000
x16	0,710	0,502	0,851
x15	0,726	0,513	0,870
x14	0,678	0,479	0,813
x10	0,604	0,787	0,000
x9	0,638	0,832	0,000
x13	0,741	0,524	0,888
x12	0,709	0,501	0,849
x11	0,737	0,521	0,884
x6	0,662	0,863	0,000
x7	0,613	0,800	0,000
x8	0,599	0,781	0,000
x1	0,818	0,000	0,000
x2	0,707	0,000	0,000
x3	0,826	0,000	0,000
x4	0,819	0,000	0,000
x5	0,885	0,000	0,000

Direct Effects

	Kualitas	Kualitas	Loyalita
	-----		
Kualitas_	0,734	0,000	0,000
Loyalitas	0,401	0,647	0,000
x16	0,000	0,000	1,000
x15	0,000	0,000	1,013
x14	0,000	0,000	0,920
x10	0,000	1,000	0,000
x9	0,000	1,101	0,000
x13	0,000	0,000	1,070
x12	0,000	0,000	1,025
x11	0,000	0,000	1,049
x6	0,000	1,065	0,000
x7	0,000	1,013	0,000
x8	0,000	1,003	0,000
x1	0,957	0,000	0,000
x2	0,812	0,000	0,000
x3	0,991	0,000	0,000
x4	0,989	0,000	0,000
x5	1,000	0,000	0,000

Standardized Direct Effects

	Kualitas	Kualitas	Loyalita
	-----		
Kualitas_	0,767	0,000	0,000
Loyalitas	0,382	0,590	0,000
x16	0,000	0,000	0,851
x15	0,000	0,000	0,870
x14	0,000	0,000	0,813

x10	0,000	0,787	0,000
x9	0,000	0,832	0,000
x13	0,000	0,000	0,888
x12	0,000	0,000	0,849
x11	0,000	0,000	0,884
x6	0,000	0,863	0,000
x7	0,000	0,800	0,000
x8	0,000	0,781	0,000
x1	0,818	0,000	0,000
x2	0,707	0,000	0,000
x3	0,826	0,000	0,000
x4	0,819	0,000	0,000
x5	0,885	0,000	0,000

Indirect Effects

	Kualitas	Kualitas	Loyalita
	-----	-----	-----
Kualitas_	0,000	0,000	0,000
Loyalitas	0,475	0,000	0,000
x16	0,876	0,647	0,000
x15	0,887	0,655	0,000
x14	0,806	0,595	0,000
x10	0,734	0,000	0,000
x9	0,808	0,000	0,000
x13	0,937	0,692	0,000
x12	0,897	0,663	0,000
x11	0,918	0,679	0,000
x6	0,782	0,000	0,000
x7	0,743	0,000	0,000
x8	0,736	0,000	0,000
x1	0,000	0,000	0,000
x2	0,000	0,000	0,000
x3	0,000	0,000	0,000
x4	0,000	0,000	0,000
x5	0,000	0,000	0,000

Standardized Indirect Effects

	Kualitas	Kualitas	Loyalita
	-----	-----	-----
Kualitas_	0,000	0,000	0,000
Loyalitas	0,452	0,000	0,000
x16	0,710	0,502	0,000
x15	0,726	0,513	0,000
x14	0,678	0,479	0,000
x10	0,604	0,000	0,000
x9	0,638	0,000	0,000
x13	0,741	0,524	0,000
x12	0,709	0,501	0,000
x11	0,737	0,521	0,000
x6	0,662	0,000	0,000
x7	0,613	0,000	0,000
x8	0,599	0,000	0,000
x1	0,000	0,000	0,000
x2	0,000	0,000	0,000
x3	0,000	0,000	0,000
x4	0,000	0,000	0,000
x5	0,000	0,000	0,000

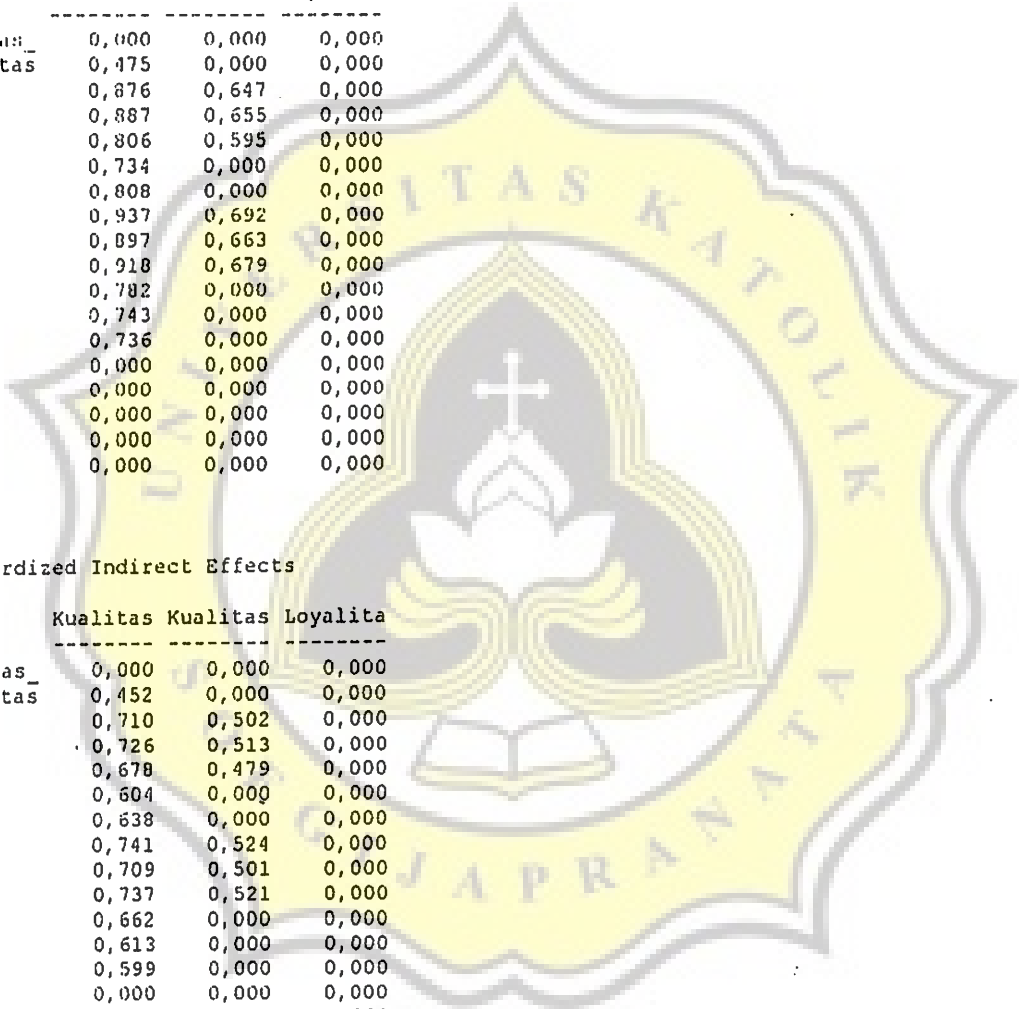
Modification Indices

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Covariances:

M.I. Par Change

-----



e10 <-----> z2	4,803	0,321
e10 <-----> e15	4,036	-0,358
e6 <-----> z1	5,055	-0,361
e7 <-----> e6	4,577	0,378
e8 <-----> e9	5,313	0,491
e1 <-----> e13	4,743	0,348
e5 <-----> e14	4,488	-0,324
e5 <-----> e5	8,093	0,402

Variances: M.I. Par Change

Regression Weights: M.I. Par Change

x6 <-----> x5	6,804	0,155
x5 <-----> x6	4,529	0,111

Variance-covariance Matrix of Estimates

	par-1	par-2	par-3	par-4	par-5	par-6	par-7
par-1	0,0112						
par-2	0,0013	0,0084					
par-3	0,0014	0,0031	0,0085				
par-4	0,0014	0,0026	0,0028	0,0097			
par-5	0,0017	0,0030	0,0034	0,0030	0,0085		
par-6	0,0004	0,0000	-0,0000	0,0000	0,0000	0,0141	
par-7	0,0006	-0,0000	-0,0000	-0,0000	-0,0000	0,0069	0,0136
par-8	0,0001	-0,0001	-0,0001	-0,0001	-0,0001	0,0074	0,0077
par-9	-0,0017	0,0000	-0,0000	-0,0000	-0,0000	0,0000	-0,0000
par-10	-0,0017	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000
par-11	-0,0018	0,0000	0,0000	0,0000	0,0000	-0,0000	0,0000
par-12	-0,0077	-0,0000	-0,0000	-0,0002	-0,0003	0,0040	0,0038
par-13	0,0005	0,0021	0,0023	0,0018	0,0023	-0,0052	-0,0052
par-14	0,0004	-0,0000	-0,0000	-0,0000	-0,0000	0,0078	0,0077
par-15	-0,0016	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000
par-16	-0,0016	-0,0000	-0,0000	0,0000	0,0000	0,0000	0,0001
par-17	-0,0106	-0,0212	-0,0225	-0,0189	-0,0226	-0,0000	0,0001
par-18	0,0024	0,0009	0,0008	0,0011	-0,0009	-0,0172	-0,0175
par-19	0,0020	-0,0003	-0,0003	-0,0005	-0,0006	0,0004	0,0009
par-20	0,0029	0,0023	0,0035	0,0034	0,0043	0,0000	-0,0001
par-21	0,0012	-0,0030	0,0012	0,0010	0,0016	0,0000	-0,0000
par-22	0,0008	0,0000	-0,0040	-0,0006	-0,0009	0,0000	0,0000
par-23	-0,0008	-0,0004	-0,0009	-0,0042	-0,0016	-0,0000	0,0000
par-24	-0,0018	-0,0005	-0,0018	-0,0021	-0,0050	-0,0000	0,0001
par-25	-0,0017	-0,0001	-0,0001	-0,0002	-0,0002	-0,0045	0,0003
par-26	-0,0028	-0,0000	0,0000	-0,0000	0,0000	0,0003	-0,0043
par-27	0,0002	0,0002	0,0002	0,0003	0,0004	-0,0002	-0,0020
par-28	0,0002	-0,0000	0,0001	0,0001	0,0002	0,0001	0,0002
par-29	-0,0001	0,0000	-0,0001	-0,0000	-0,0001	-0,0002	-0,0000
par-30	0,0005	-0,0000	-0,0001	-0,0001	-0,0002	0,0002	-0,0000
par-31	-0,0021	-0,0001	-0,0001	-0,0001	-0,0002	-0,0016	0,0000
par-32	0,0007	-0,0001	-0,0001	-0,0001	-0,0002	0,0043	0,0044
par-33	0,0008	-0,0001	-0,0001	-0,0000	-0,0001	0,0000	0,0001
par-34	-0,0006	0,0001	0,0001	-0,0000	0,0000	-0,0002	-0,0003
par-35	-0,0007	0,0000	0,0001	0,0001	0,0001	0,0001	0,0001

	par-8	par-9	par-10	par-11	par-12	par-13	par-14
par-8	0,0126						
par-9	-0,0000	0,0078					
par-10	0,0000	0,0045	0,0087				
par-11	0,0000	0,0046	0,0046	0,0081			
par-12	0,0044	-0,0028	-0,0028	-0,0029	0,0146		
par-13	-0,0053	0,0000	-0,0000	0,0000	-0,0030	0,0100	
par-14	0,0081	-0,0000	0,0000	0,0000	0,0043	-0,0056	0,0145
par-15	-0,0000	0,0039	0,0039	0,0041	-0,0024	0,0000	0,0000



par-16	0,0001	0,0043	0,0042	0,0044	-0,0027	-0,0000	0,0000
par-17	0,0003	0,0000	-0,0001	-0,0001	0,0013	-0,0156	0,0000
par-18	-0,0205	0,0000	-0,0000	-0,0000	-0,0121	0,0086	-0,0192
par-19	0,0011	-0,0051	-0,0049	-0,0051	0,0012	-0,0005	0,0007
par-20	-0,0003	0,0000	0,0001	0,0001	-0,0013	0,0016	-0,0000
par-21	0,0000	-0,0001	0,0001	0,0001	-0,0011	0,0010	0,0000
par-22	0,0001	-0,0000	-0,0001	-0,0000	-0,0010	-0,0001	-0,0000
par-23	0,0002	0,0000	-0,0000	-0,0000	0,0000	0,0002	0,0000
par-24	0,0003	0,0001	-0,0001	-0,0001	0,0008	-0,0007	-0,0000
par-25	0,0007	-0,0000	-0,0002	0,0001	0,0011	0,0013	-0,0015
par-26	-0,0011	0,0000	-0,0000	-0,0001	0,0026	0,0014	-0,0001
par-27	-0,0049	0,0000	0,0000	-0,0000	0,0001	-0,0001	-0,0002
par-28	0,0001	-0,0017	-0,0003	0,0001	0,0007	0,0000	0,0002
par-29	-0,0000	-0,0004	-0,0005	-0,0023	0,0003	-0,0001	-0,0001
par-30	0,0000	0,0000	-0,0000	-0,0001	0,0018	0,0011	-0,0001
par-31	0,0008	0,0000	-0,0000	-0,0001	0,0011	-0,0026	0,0047
par-32	0,0054	-0,0000	0,0001	0,0001	-0,0011	-0,0001	0,0000
par-33	0,0002	0,0002	-0,0000	-0,0005	-0,0004	-0,0001	0,0000
par-34	-0,0003	0,0006	0,0004	0,0004	0,0005	0,0002	-0,0002
par-35	0,0001	0,0019	0,0022	0,0024	-0,0012	-0,0000	0,0001

par-15	0,0081	0,0077	0,3895	0,1051	0,0261	0,0379	0,0795
par-16	0,0038	-0,0000	-0,0032	-0,0018	-0,0026	0,0038	-0,0045
par-17	-0,0001	-0,0001	0,0047	0,0026	0,0032	-0,0006	0,0033
par-18	0,0000	-0,0007	-0,0041	0,0026	-0,0032	-0,0006	-0,0045
par-19	-0,0043	0,0000	0,0000	-0,0198	0,0038	-0,0008	-0,0033
par-20	0,0001	0,0000	-0,0038	-0,0031	-0,0008	-0,0060	-0,0068
par-21	-0,0000	0,0000	0,0045	-0,0042	0,0012	-0,0104	0,0000
par-22	-0,0001	0,0000	0,0060	-0,0027	0,0019	-0,0104	0,0000
par-23	-0,0000	-0,0001	0,0060	-0,0027	0,0019	-0,0104	0,0000
par-24	-0,0001	-0,0001	0,0007	-0,0048	0,0004	-0,0007	0,0000
par-25	-0,0001	-0,0001	0,0000	-0,0044	-0,0024	-0,0000	0,0001
par-26	-0,0000	-0,0001	0,0000	-0,0093	-0,0042	0,0015	-0,0000
par-27	0,0001	-0,0001	-0,0005	0,0002	-0,0004	0,0005	-0,0006
par-28	0,0002	-0,0002	0,0002	0,0001	-0,0009	-0,0002	-0,0003
par-29	-0,0004	-0,0004	0,0005	0,0000	-0,0010	-0,0005	-0,0004
par-30	-0,0009	-0,0004	0,0005	0,0000	-0,0015	-0,0007	-0,0001
par-31	-0,0001	-0,0000	0,0007	-0,0036	0,0031	-0,0006	0,0001
par-32	0,0000	0,0003	0,0006	-0,0120	-0,0015	-0,0006	0,0001
par-33	-0,0019	-0,0002	0,0004	-0,0003	-0,0014	-0,0004	0,0001
par-34	0,0001	-0,0014	-0,0002	0,0006	-0,0016	0,0002	-0,0002
par-35	0,0018	0,0016	-0,0004	-0,0002	-0,0015	0,0004	0,0001

par-22	0,0732	0,1236	0,0723	0,1091	0,0917	0,0535	0,0402
par-23	0,0002	0,0049	0,0006	-0,0042	-0,0045	-0,0000	0,0018
par-24	0,0017	0,0049	0,0006	0,1091	0,0917	0,0535	0,0402
par-25	0,0000	0,0005	-0,0001	-0,0042	-0,0045	-0,0000	0,0018
par-26	-0,0001	0,0002	-0,0001	-0,0071	-0,0071	-0,0004	-0,0004
par-27	-0,0002	-0,0008	-0,0012	-0,0009	0,0000	-0,0004	-0,0018
par-28	-0,0001	-0,0003	-0,0009	0,0000	-0,0010	-0,0002	-0,0018
par-29	0,0003	0,0001	0,0002	0,0010	0,0003	0,0003	-0,0018
par-30	0,0002	0,0001	0,0007	-0,0010	0,0003	0,0003	-0,0018
par-31	0,0002	0,0002	0,0006	0,0075	-0,0026	-0,0084	-0,0005
par-32	0,0001	0,0002	0,0005	-0,0021	-0,0026	-0,0080	0,0008
par-33	0,0003	-0,0001	0,0003	0,0002	-0,0001	-0,0006	-0,0031
par-34	0,0005	0,0003	0,0001	0,0002	0,0006	0,0005	-0,0035
par-35	-0,0001	-0,0001	-0,0003	-0,0002	-0,0003	-0,0000	-0,0005

par-29	0,0621	0,0406	0,0876	0,0998	0,0670	0,0434
par-30	-0,0006	0,0004	-0,0025	0,0004	0,0002	0,0002
par-31	0,0000	0,0000	-0,0025	0,0004	0,0004	0,0002
par-32	-0,0004	0,0024	0,0004	0,0004	0,0002	0,0002
par-33	-0,0012	0,0024	0,0004	0,0004	0,0002	0,0002
par-34	-0,0017	-0,0013	0,0000	-0,0013	0,0002	0,0002

par-35    -0,0035   -0,0042   -0,0002   0,0006   -0,0014   0,0014   0,0551

Correlations of Estimates

	par-1	par-2	par-3	par-4	par-5	par-6	par-7
par-1	1,000						
par-2	0,138	1,000					
par-3	0,144	0,363	1,000				
par-4	0,133	0,286	0,311	1,000			
par-5	0,179	0,360	0,401	0,326	1,000		
par-6	0,031	0,000	-0,000	0,001	0,000	1,000	
par-7	0,045	-0,001	-0,002	-0,001	-0,003	0,501	1,000
par-8	0,008	-0,005	-0,005	-0,006	-0,008	0,552	0,591
par-9	-0,185	0,001	-0,000	-0,000	-0,002	0,000	-0,000
par-10	-0,168	0,000	0,002	0,002	0,003	0,004	0,002
par-11	-0,190	0,001	0,003	0,002	0,004	-0,000	0,002
par-12	-0,604	-0,002	-0,003	-0,013	-0,027	0,280	0,272
par-13	0,047	0,230	0,247	0,186	0,248	-0,436	-0,450
par-14	0,034	-0,001	-0,000	-0,000	-0,000	0,547	0,547
par-15	-0,169	0,002	0,003	0,001	0,003	0,001	0,001
par-16	-0,169	-0,000	-0,000	0,002	0,001	0,005	0,006
par-17	-0,160	-0,372	-0,391	-0,308	-0,394	-0,000	0,001
par-18	0,071	0,031	0,027	0,035	0,029	-0,447	-0,462
par-19	0,114	-0,019	-0,017	-0,033	-0,044	0,022	0,046
par-20	0,141	0,129	0,197	0,178	0,242	0,001	-0,004
par-21	0,041	-0,117	0,047	0,038	0,060	0,000	-0,000
par-22	0,028	0,001	-0,163	-0,022	-0,036	0,001	0,001
par-23	-0,021	-0,012	-0,028	-0,123	-0,049	-0,001	0,000
par-24	-0,064	-0,020	-0,071	-0,080	-0,203	-0,000	0,003
par-25	-0,048	-0,004	-0,004	-0,006	-0,006	-0,115	0,008
par-26	-0,087	-0,001	0,000	-0,001	0,000	0,007	-0,122
par-27	0,008	0,010	0,012	0,014	0,018	-0,006	-0,074
par-28	0,009	-0,001	0,004	0,005	0,011	0,005	0,008
par-29	-0,003	0,001	-0,003	-0,002	-0,003	-0,008	-0,001
par-30	0,025	-0,001	-0,005	-0,004	-0,010	0,007	-0,002
par-31	-0,068	-0,003	-0,005	-0,004	-0,007	-0,045	0,000
par-32	0,022	-0,004	-0,004	-0,004	-0,006	0,115	0,120
par-33	0,030	-0,003	-0,005	-0,001	-0,004	0,001	0,002
par-34	-0,028	0,003	0,005	-0,002	0,001	-0,010	-0,013
par-35	-0,027	0,002	0,003	0,003	0,005	0,004	0,005

	par-8	par-9	par-10	par-11	par-12	par-13	par-14
par-8	1,000						
par-9	-0,000	1,000					
par-10	0,002	0,542	1,000				
par-11	0,002	0,581	0,545	1,000			
par-12	0,328	-0,260	-0,248	-0,263	1,000		
par-13	-0,470	0,000	-0,001	0,000	-0,245	1,000	
par-14	0,599	-0,001	0,002	0,002	0,299	-0,468	1,000
par-15	-0,001	0,490	0,462	0,510	-0,218	0,000	0,001
par-16	0,005	0,550	0,518	0,563	-0,260	-0,003	0,005
par-17	0,005	0,000	-0,001	-0,002	0,017	-0,251	0,000
par-18	-0,563	0,000	-0,001	-0,001	-0,308	0,265	-0,493
par-19	0,063	-0,354	-0,323	-0,350	0,062	-0,032	0,039
par-20	-0,015	-0,001	0,004	0,006	-0,053	0,083	-0,001
par-21	0,001	-0,003	0,002	0,002	-0,032	0,036	0,001
par-22	0,002	-0,000	-0,002	-0,002	-0,031	-0,002	-0,000
par-23	0,004	0,000	-0,001	-0,001	0,001	0,004	0,000
par-24	0,009	0,003	-0,003	-0,006	0,026	-0,025	-0,000
par-25	0,019	-0,001	-0,005	0,003	0,026	0,039	-0,037
par-26	-0,033	0,000	-0,000	-0,003	0,071	0,046	-0,002
par-27	-0,187	0,000	0,001	-0,002	0,003	-0,004	-0,007
par-28	0,006	-0,094	-0,016	0,008	0,003	-0,003	0,008
par-29	-0,001	-0,032	-0,101	-0,018	0,025	0,002	-0,002
par-30	-0,002	-0,020	-0,026	-0,124	0,012	-0,003	-0,002
par-31	0,025	0,001	-0,001	-0,003	0,051	0,038	-0,131
par-32	0,153	-0,001	0,004	0,003	0,029	-0,083	0,124

par-33	0,005	0,009	-0,001	-0,021	-0,011	-0,002	0,000
par-34	-0,013	0,034	0,021	0,019	0,021	0,008	-0,009
par-35	0,004	0,092	0,102	0,113	-0,042	-0,002	0,005

par-15 par-16 par-17 par-18 par-19 par-20 par-21

par-15	1,000						
par-16	0,482	1,000					
par-17	-0,002	-0,000	1,000				
par-18	0,001	-0,003	-0,016	1,000			
par-19	-0,294	-0,335	0,026	-0,035	1,000		
par-20	0,006	0,001	-0,163	0,050	-0,082	1,000	
par-21	-0,000	0,002	-0,022	-0,034	-0,013	0,070	1,000
par-22	-0,003	0,002	0,027	-0,026	-0,018	-0,086	-0,060
par-23	-0,000	-0,002	0,027	-0,037	0,022	-0,087	-0,033
par-24	-0,003	-0,003	0,062	-0,031	0,044	-0,199	-0,090
par-25	-0,002	-0,002	0,004	-0,045	0,007	-0,011	0,000
par-26	-0,001	-0,005	0,000	-0,045	-0,050	-0,001	0,001
par-27	0,004	-0,003	-0,010	0,124	-0,111	0,033	-0,001
par-28	0,021	0,022	-0,004	-0,004	-0,014	0,012	0,011
par-29	-0,011	-0,011	0,001	0,001	-0,023	-0,005	-0,004
par-30	-0,047	-0,022	0,004	0,000	-0,030	-0,013	-0,007
par-31	-0,003	-0,001	0,004	-0,037	-0,031	-0,012	-0,001
par-32	0,001	0,009	0,003	-0,118	0,060	-0,010	0,001
par-33	-0,082	-0,009	0,003	-0,004	-0,033	-0,009	0,001
par-34	0,008	-0,077	-0,002	0,008	-0,048	0,005	-0,003
par-35	0,086	0,078	-0,002	-0,002	-0,039	0,008	0,001

par-22 par-23 par-24 par-25 par-26 par-27 par-28

par-22	1,000						
par-23	0,002	1,000					
par-24	0,024	0,052	1,000				
par-25	0,000	-0,005	0,006	1,000			
par-26	-0,001	0,002	-0,001	-0,042	1,000		
par-27	-0,003	-0,010	-0,019	-0,092	0,064	1,000	
par-28	0,002	-0,004	-0,017	0,000	-0,006	-0,001	1,000
par-29	0,004	0,001	0,003	0,012	-0,003	-0,004	0,037
par-30	0,004	0,002	0,014	-0,015	0,005	0,005	-0,044
par-31	0,003	0,002	0,008	0,077	-0,029	-0,123	-0,008
par-32	0,002	0,002	0,006	-0,020	-0,027	-0,110	0,012
par-33	0,005	-0,001	0,004	0,002	-0,001	-0,010	-0,060
par-34	-0,009	0,005	0,002	0,003	0,010	0,010	-0,084
par-35	-0,002	-0,002	-0,005	-0,002	-0,004	-0,000	-0,011

par-29 par-30 par-31 par-32 par-33 par-34 par-35

par-29	1,000						
par-30	-0,013	1,000					
par-31	0,000	0,006	1,000				
par-32	-0,005	-0,000	-0,026	1,000			
par-33	-0,019	0,047	0,005	0,005	1,000		
par-34	-0,032	-0,032	0,000	-0,020	0,003	1,000	
par-35	-0,059	-0,089	-0,003	0,008	-0,023	0,028	1,000

Critical Ratios for Differences between Parameters

par-1 par-2 par-3 par-4 par-5 par-6 par-7

par-1	0,000						
par-2	4,528	0,000					
par-3	4,545	0,017	0,000				
par-4	3,053	-1,566	-1,606	0,000			
par-5	4,366	-0,315	-0,343	1,311	0,000		
par-6	3,841	0,092	0,080	1,242	0,309	0,000	
par-7	3,976	0,158	0,146	1,319	0,378	0,082	0,000
par-8	4,325	0,525	0,511	1,697	0,747	0,570	0,509
par-9	4,320	0,467	0,452	1,794	0,721	0,308	0,246
par-10	4,090	0,271	0,257	1,573	0,520	0,144	0,081

par-11	4,416	0,626	0,611	1,938	0,880	0,446	0,387
par-12	1,212	-2,258	-2,264	-1,050	-2,012	-2,477	-2,553
par-13	2,344	-2,151	-2,183	-0,615	-1,891	-1,451	-1,512
par-14	4,446	0,738	0,725	1,863	0,953	0,859	0,782
par-15	3,455	-0,539	-0,551	0,815	-0,283	-0,556	-0,628
par-16	4,125	0,185	0,170	1,530	0,442	0,065	-0,000
par-17	4,672	3,686	3,672	3,968	3,723	3,828	3,816
par-18	2,676	0,912	0,905	1,439	1,009	0,742	0,718
par-19	1,139	-2,034	-2,042	-1,057	-1,837	-1,988	-2,075
par-20	2,620	-0,212	-0,227	0,667	-0,054	-0,250	-0,293
par-21	4,216	2,167	2,265	2,853	2,392	2,125	2,100
par-22	4,078	2,048	1,946	2,631	2,138	1,933	1,907
par-23	5,055	3,510	3,490	3,868	3,566	3,407	3,389
par-24	3,902	1,971	1,934	2,524	1,977	1,868	1,844
par-25	4,614	3,016	3,009	3,513	3,108	2,807	2,895
par-26	4,305	2,622	2,616	3,163	2,725	2,514	2,388
par-27	3,233	0,934	0,927	1,637	1,068	0,835	0,781
par-28	3,390	0,804	0,797	1,594	0,956	0,703	0,666
par-29	4,183	2,055	2,044	2,698	2,174	1,920	1,897
par-30	3,370	0,770	0,760	1,551	0,914	0,672	0,631
par-31	4,038	2,283	2,275	2,837	2,385	2,143	2,152
par-32	4,608	2,846	2,839	3,365	2,942	2,844	2,825
par-33	4,506	2,396	2,387	3,019	2,512	2,264	2,239
par-34	3,564	1,116	1,108	1,872	1,258	0,996	0,959
par-35	3,990	1,785	1,778	2,467	1,916	1,659	1,629

	par-8	par-9	par-10	par-11	par-12	par-13	par-14
par-8	0,000						
par-9	-0,117	0,000					
par-10	-0,279	-0,275	0,000				
par-11	0,029	0,255	0,512	0,000			
par-12	-3,094	-2,403	-2,221	-2,507	0,000		
par-13	-1,823	-2,362	-2,127	-2,498	0,497	0,000	
par-14	0,340	0,349	0,500	0,278	3,181	1,944	0,000
par-15	-1,009	-1,425	-1,098	-1,675	1,648	1,385	-1,203
par-16	-0,372	-0,432	-0,136	-0,686	2,196	2,098	-0,594
par-17	3,740	3,786	3,819	3,750	4,399	4,116	3,673
par-18	0,574	0,730	0,798	0,667	1,706	1,790	0,486
par-19	-2,394	-2,097	-1,971	-2,188	-0,195	-0,649	-2,491
par-20	-0,528	-0,480	-0,365	-0,577	1,275	1,005	-0,676
par-21	1,938	2,045	2,117	1,974	3,244	3,110	1,803
par-22	1,738	1,846	1,918	1,769	3,094	2,912	1,599
par-23	3,262	3,363	3,416	3,301	4,361	4,202	3,141
par-24	1,677	1,781	1,852	1,700	3,102	2,831	1,533
par-25	2,763	2,851	2,907	2,790	3,949	3,780	2,596
par-26	2,309	2,442	2,506	2,370	3,686	3,451	2,202
par-27	0,564	0,695	0,786	0,609	2,202	1,930	0,459
par-28	0,442	0,521	0,638	0,443	2,223	1,931	0,283
par-29	1,717	1,820	1,856	1,745	3,237	2,985	1,567
par-30	0,409	0,501	0,602	0,391	2,195	1,893	0,251
par-31	2,013	2,100	2,166	2,028	3,347	3,121	1,787
par-32	2,701	2,674	2,739	2,609	3,819	3,516	2,549
par-33	2,068	2,196	2,263	2,096	3,489	3,292	1,916
par-34	0,746	0,869	0,963	0,769	2,498	2,212	0,588
par-35	1,437	1,605	1,700	1,528	2,950	2,762	1,284

	par-15	par-16	par-17	par-18	par-19	par-20	par-21
par-15	0,000						
par-16	1,022	0,000					
par-17	3,987	3,843	0,000				
par-18	1,111	0,837	-3,025	0,000			
par-19	-1,505	-1,944	-4,412	-1,866	0,000		
par-20	0,121	-0,312	-3,642	-0,941	1,283	0,000	
par-21	2,477	2,171	-2,581	0,822	3,197	2,135	0,000
par-22	2,291	1,976	-2,763	0,655	3,040	1,812	-0,197
par-23	3,713	3,463	-1,648	2,000	4,324	3,174	1,342
par-24	2,227	1,908	-2,835	0,604	3,068	1,675	-0,248
par-25	3,222	2,958	-2,001	1,543	3,860	2,797	0,853

par-26	2,844	2,555	-2,330	1,157	3,456	2,424	0,400
par-27	1,213	0,841	-3,315	-0,196	2,064	0,924	-1,185
par-28	1,130	0,710	-3,456	-0,334	2,153	0,794	-1,414
par-29	2,311	1,970	-2,829	0,589	3,086	1,857	-0,314
par-30	1,067	0,664	-3,473	-0,352	2,103	0,758	-1,420
par-31	2,510	2,218	-2,520	0,902	3,187	2,109	0,107
par-32	3,062	2,793	-2,160	1,321	3,807	2,629	0,644
par-33	2,589	2,318	-2,648	0,851	3,356	2,157	-0,015
par-34	1,426	0,992	-3,330	-0,134	2,352	1,043	-1,169
par-35	2,124	1,746	-2,991	0,361	2,861	1,622	-0,585

	par-22	par-23	par-24	par-25	par-26	par-27	par-28
par-22	0,000						
par-23	1,566	0,000					
par-24	-0,058	-1,659	0,000				
par-25	1,054	-0,507	1,111	0,000			
par-26	0,603	-0,969	0,658	-0,448	0,000		
par-27	-0,991	-2,477	-0,926	-1,910	-1,620	0,000	
par-28	-1,209	-2,716	-1,141	-2,219	-1,791	-0,177	0,000
par-29	-0,107	-1,702	-0,048	-1,189	-0,723	0,921	1,172
par-30	-1,231	-2,737	-1,176	-2,218	-1,816	-0,200	-0,024
par-31	0,307	-1,244	0,364	-0,767	-0,284	1,198	1,478
par-32	0,847	-0,724	0,904	-0,212	0,242	1,714	2,041
par-33	0,197	-1,420	0,256	-0,898	-0,430	1,223	1,428
par-34	-0,966	-2,514	-0,911	-2,003	-1,575	0,071	0,253
par-35	-0,377	-1,960	-0,317	-1,442	-0,990	0,661	0,877

	par-29	par-30	par-31	par-32	par-33	par-34	par-35
par-29	0,000						
par-30	-1,163	0,000					
par-31	0,420	1,505	0,000				
par-32	0,970	2,045	0,522	0,000			
par-33	0,311	1,522	-0,126	-0,683	0,000		
par-34	-0,885	0,202	-1,256	-1,789	-1,221	0,000	
par-35	-0,273	0,865	-0,683	-1,243	-0,591	0,634	0,000

Summary of models

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	35	116,688	101	0,136	1,155
Saturated model	136	0,000	0		
Independence model	16	1449,314	120	0,000	12,078

Model	RMR	GFI	AGFI	PGFI
Default model	0,195	0,874	0,831	0,649
Saturated model	0,000	1,000		
Independence model	2,906	0,151	0,038	0,134

Model	DELTA1 NFI	RHO1 RFI	DELTA2 IFI	RHO2 TLI	CFI
Default model	0,919	0,904	0,988	0,986	0,988
Saturated model	1,000		1,000		1,000
Independence model	0,000	0,000	0,000	0,000	0,000

Model	PRATIO	PNFI	PCFI
Default model	0,842	0,774	0,832

Saturated model	0,000	0,000	0,000
Independence model	1,000	0,000	0,000

Model	NCP	LO 90	HI 90
Default model	15,688	0,000	46,641
Saturated model	0,000	0,000	0,000
Independence model	1329,314	1210,359	1455,682

Model	FMIN	FO	LO 90	HI 90
Default model	1,179	0,158	0,000	0,471
Saturated model	0,000	0,000	0,000	0,000
Independence model	14,640	13,427	12,226	14,704

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	0,040	0,000	0,060	0,693
Independence model	0,335	0,319	0,350	0,000

Model	AIC	BCC	BIC	CAIC
Default model	106,600	201,200	374,910	312,069
Saturated model	272,000	320,390	1003,375	762,303
Independence model	1481,314	1407,949	1567,359	1538,997

Model	ECVI	LO 90	HI 90	MECVI
Default model	1,806	1,727	2,190	2,032
Saturated model	2,747	2,747	2,747	3,317
Independence model	14,963	13,761	16,239	15,030

Model	HOELTER .05	HOELTER .01
Default model	107	117
Independence model	11	11

Execution time summary:

Minimization: 0,015  
 Miscellaneous: 0,100  
 Bootstrap: 0,000  
 Total: 0,115



	x1	x2	x3	x4	x5	kualyan	x6	x7	x8	x9
1	5	5	4	6	5	25,00	4	6	5	5
2	4	5	5	5	4	23,00	6	6	5	4
3	2	3	2	1	2	10,00	1	2	10	2
4	9	9	8	8	8	42,00	9	9	8	10
5	5	4	4	5	6	24,00	4	5	6	6
6	9	1	9	8	5	32,00	8	9	8	9
7	8	7	8	8	9	40,00	9	9	7	7
8	5	5	4	5	6	25,00	6	5	5	5
9	8	8	9	8	7	40,00	8	9	9	10
10	5	5	6	5	4	25,00	5	6	6	5
11	2	3	2	3	1	11,00	2	3	3	2
12	5	6	5	4	5	25,00	5	6	6	5
13	2	2	3	2	2	11,00	1	1	1	2
14	10	10	10	10	8	48,00	1	1	1	1
15	4	5	5	5	4	23,00	5	6	6	5
16	7	8	7	8	8	38,00	7	8	7	8
17	4	4	5	5	4	22,00	4	4	5	5
18	5	6	6	4	5	26,00	5	6	6	6
19	8	9	8	9	9	43,00	9	9	9	10
20	4	4	5	5	4	22,00	5	5	6	5
21	1	2	3	3	2	11,00	2	2	3	2
22	6	5	6	4	4	25,00	4	4	6	6
23	5	6	6	5	6	28,00	5	6	5	6
24	8	8	9	9	7	41,00	9	10	10	10
25	10	10	1	8	8	37,00	8	9	9	9
26	8	7	5	6	5	31,00	4	4	4	5
27	6	6	5	6	4	27,00	4	5	4	5
28	1	1	1	1	1	5,00	9	10	10	9
29	5	5	5	5	5	25,00	6	6	6	6
30	5	7	6	5	5	28,00	5	4	5	5
31	1	1	1	1	1	5,00	2	10	1	2
32	6	4	6	6	5	26,00	6	5	6	5
33	6	6	6	5	5	28,00	5	4	5	6
34	8	8	8	7	8	39,00	8	8	9	8
35	5	5	5	6	5	26,00	4	5	6	6
36	4	4	4	9	5	26,00	4	6	5	4
37	5	6	4	5	6	26,00	5	4	6	6
38	2	2	1	10	2	17,00	1	1	1	2
39	8	9	9	8	8	42,00	9	10	10	1
40	4	4	5	6	6	25,00	5	6	5	5
41	3	3	2	2	2	12,00	1	1	1	1
42	5	5	6	6	4	26,00	5	5	5	5
43	6	6	4	6	4	26,00	6	6	6	4
44	10	8	9	9	10	46,00	10	8	8	10
45	4	4	6	5	5	24,00	5	6	4	5
46	2	2	1	1	1	7,00	1	2	2	2
47	5	5	4	4	5	23,00	6	5	4	5
48	8	10	8	8	9	43,00	10	10	8	8
49	5	6	5	5	6	27,00	6	5	5	5
50	2	2	1	1	2	8,00	2	2	1	2
51	6	4	4	3	4	21,00	5	6	6	7
52	4	4	6	5	7	26,00	5	6	6	5
53	4	7	8	9	8	36,00	8	10	10	10
54	7	7	7	7	8	36,00	8	8	9	8
55	4	4	6	6	6	26,00	7	6	6	5
56	3	2	3	1	2	11,00	3	2	5	4

	x10	kualhub	x11	x12	x13	x14	x15	x16	loyal	total
1	6	26,00	5	4	5	5	6	5	30,00	81,00
2	5	26,00	7	6	5	6	5	6	35,00	84,00
3	2	17,00	2	3	2	3	2	2	14,00	41,00
4	8	44,00	9	8	9	8	8	8	50,00	136,00
5	6	27,00	7	6	4	6	6	5	34,00	85,00
6	8	42,00	8	8	9	8	7	8	48,00	122,00
7	7	39,00	8	10	10	8	9	8	53,00	132,00
8	6	27,00	5	4	4	5	6	4	28,00	80,00
9	8	44,00	10	10	8	10	10	8	56,00	140,00
10	7	29,00	5	6	6	5	4	5	31,00	85,00
11	3	13,00	3	1	4	2	3	3	16,00	40,00
12	5	27,00	4	5	6	6	6	7	34,00	86,00
13	2	7,00	2	1	2	3	2	2	12,00	30,00
14	1	5,00	9	8	9	8	9	8	51,00	104,00
15	5	27,00	5	6	6	5	6	5	33,00	83,00
16	7	37,00	7	8	8	9	8	8	48,00	123,00
17	5	23,00	5	4	5	6	6	5	31,00	76,00
18	6	29,00	5	5	5	6	5	5	31,00	86,00
19	10	47,00	9	9	10	9	9	9	55,00	145,00
20	5	26,00	4	5	4	5	6	6	30,00	78,00
21	3	12,00	2	1	1	1	1	2	8,00	31,00
22	6	26,00	6	6	6	5	6	5	34,00	85,00
23	5	27,00	4	4	4	6	6	6	30,00	85,00
24	8	47,00	8	9	10	10	10	8	55,00	143,00
25	9	44,00	9	10	10	10	10	10	59,00	140,00
26	6	23,00	4	5	4	4	5	6	28,00	82,00
27	7	25,00	7	5	5	4	6	6	33,00	85,00
28	9	47,00	10	9	10	10	10	10	59,00	111,00
29	5	29,00	5	5	6	6	6	5	33,00	87,00
30	6	25,00	6	7	5	6	4	3	31,00	84,00
31	2	17,00	1	1	1	2	2	1	8,00	30,00
32	5	27,00	6	4	5	6	5	4	30,00	83,00
33	5	25,00	4	5	6	5	5	5	30,00	83,00
34	7	40,00	8	8	7	8	9	8	48,00	127,00
35	6	27,00	6	5	4	5	6	5	31,00	84,00
36	6	25,00	6	6	6	5	4	4	31,00	82,00
37	6	27,00	5	6	5	4	5	6	31,00	84,00
38	2	7,00	3	2	1	2	2	2	12,00	36,00
39	10	40,00	10	10	8	9	9	9	55,00	137,00
40	5	26,00	5	8	6	5	5	6	33,00	84,00
41	1	5,00	1	3	2	2	2	1	11,00	28,00
42	4	24,00	5	5	6	6	5	4	31,00	81,00
43	5	27,00	5	5	5	6	5	5	31,00	84,00
44	9	45,00	10	1	10	8	8	9	46,00	137,00
45	6	26,00	4	5	5	6	6	7	33,00	83,00
46	1	8,00	2	2	2	3	2	2	13,00	28,00
47	5	25,00	5	5	6	5	6	4	31,00	79,00
48	9	45,00	9	9	9	1	9	9	46,00	134,00
49	4	25,00	5	6	6	5	5	5	32,00	84,00
50	2	9,00	1	2	2	2	1	1	9,00	26,00
51	8	32,00	8	9	7	6	6	5	40,00	93,00
52	4	26,00	6	5	6	5	6	7	35,00	87,00
53	5	43,00	5	6	5	7	8	9	40,00	119,00
54	7	40,00	8	9	10	7	8	1	43,00	119,00
55	6	30,00	7	7	1	4	2	6	27,00	83,00
56	3	17,00	2	3	2	1	2	3	13,00	41,00

	x10	kualhub	x11	x12	x13	x14	x15	x16	loyal	total
57	5	24,00	6	5	7	6	7	7	38,00	91,00
58	1	17,00	2	3	2	1	4	2	14,00	50,00
59	4	25,00	3	7	6	5	6	6	36,00	89,00
60	5	32,00	4	4	3	5	5	6	27,00	81,00
61	5	31,00	6	9	8	7	8	9	47,00	117,00
62	6	29,00	7	5	5	5	4	4	30,00	78,00
63	2	13,00	6	5	3	2	3	4	23,00	57,00
64	5	26,00	4	6	5	5	7	4	31,00	87,00
65	4	28,00	3	2	3	4	3	5	20,00	80,00
66	6	38,00	10	8	7	1	9	9	44,00	119,00
67	5	27,00	4	6	5	5	7	6	33,00	84,00
68	9	45,00	8	9	8	8	8	7	48,00	134,00
69	7	32,00	5	5	6	5	4	4	29,00	86,00
70	3	21,00	6	5	6	5	4	5	31,00	68,00
71	6	27,00	5	6	6	7	7	4	35,00	92,00
72	6	23,00	5	5	4	5	5	6	30,00	81,00
73	7	29,00	7	4	4	5	6	5	31,00	90,00
74	5	32,00	7	5	6	6	8	7	39,00	102,00
75	10	33,00	6	6	7	7	6	6	38,00	97,00
76	2	18,00	1	2	3	2	1	2	11,00	50,00
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81	5	24,00	7	6	4	5	7	6	35,00	88,00
82	5	31,00	4	4	6	6	6	7	33,00	89,00
83	4	20,00	1	2	5	2	4	3	17,00	55,00
84	8	37,00	7	8	6	8	7	8	44,00	121,00
85	4	28,00	6	5	7	7	5	4	34,00	91,00
86	6	29,00	5	4	4	5	3	6	27,00	83,00
87	4	21,00	3	5	6	5	6	5	30,00	68,00
88	7	26,00	5	6	4	5	6	7	32,00	88,00
89	7	29,00	5	3	3	4	4	4	23,00	79,00
90	1	35,00	8	10	7	6	5	5	41,00	115,00
91	6	28,00	7	4	5	4	4	6	30,00	85,00
92	2	16,00	1	2	3	2	3	1	12,00	53,00
93	3	27,00	5	4	6	6	7	5	33,00	87,00
94	1	13,00	2	3	2	3	5	3	18,00	57,00
95	6	26,00	4	6	7	4	4	4	29,00	86,00
96	7	35,00	9	8	9	6	8	9	49,00	121,00
97	1	21,00	4	5	2	3	9	2	25,00	73,00
98	7	27,00	6	5	6	5	7	6	35,00	91,00
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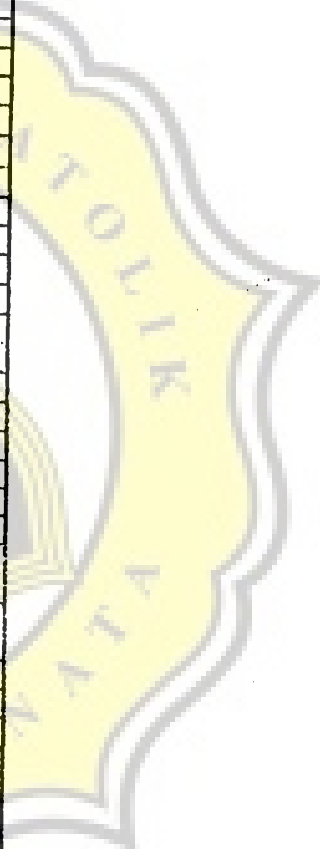
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59	7	7	5	5	4	28,00	4	6	5	6
60	4	4	5	4	5	22,00	6	6	7	8
61	8	7	8	7	9	39,00	8	7	6	5
62	3	3	3	5	5	19,00	5	6	6	6
63	3	4	5	4	5	21,00	4	3	3	1
64	7	6	6	5	6	30,00	6	5	4	6
65	6	6	5	7	8	32,00	7	6	6	5
66	8	7	7	7	8	37,00	7	8	9	8
67	4	4	5	6	5	24,00	4	5	6	7
68	10	1	10	10	10	41,00	9	9	9	9
69	5	6	6	4	4	25,00	5	6	7	7
70	3	3	3	3	4	16,00	4	5	4	5
71	6	7	7	5	5	30,00	6	7	4	4
72	6	7	8	2	5	28,00	3	5	4	5
73	6	6	6	7	5	30,00	7	6	4	5
74	5	5	5	8	8	31,00	9	7	5	6
75	4	4	6	5	7	26,00	5	5	6	7
76	4	4	4	5	4	21,00	6	5	2	3
77	6	5	6	7	6	30,00	5	4	5	5
78	4	4	7	5	6	26,00	6	5	4	6
79	1	8	1	4	2	16,00	4	2	3	1
80	8	7	8	9	8	40,00	9	1	8	7
81	6	6	7	5	5	29,00	7	4	4	4
82	4	5	5	6	5	25,00	7	6	6	7
83	4	4	5	2	3	18,00	6	5	3	2
84	8	7	8	9	8	40,00	8	7	8	6
85	5	6	6	7	5	29,00	6	6	5	7
86	7	6	6	4	4	27,00	5	6	5	7
87	9	1	1	3	3	17,00	3	4	5	5
88	6	6	7	5	5	29,00	4	4	5	6
89	4	4	5	7	7	27,00	5	6	6	5
90	7	8	9	8	7	39,00	8	6	10	10
91	4	4	5	7	7	27,00	6	5	6	5
92	6	5	6	4	4	25,00	4	5	2	3
93	7	7	5	4	4	27,00	5	6	6	7
94	6	6	5	5	4	26,00	5	2	3	2
95	6	6	7	6	6	31,00	5	5	4	6
96	5	7	8	8	9	37,00	9	10	1	8
97	4	7	5	6	5	27,00	4	5	6	5
98	5	6	6	7	5	29,00	4	5	5	6
99	6	6	5	7	6	30,00	5	4	4	2
100	10	10	10	10	5	45,00	8	5	6	8

	jnsklm	umur	didik	kerja	hasil
1	perem	< 21 tahun	SLTP	pelajar/	< 1 jt
2	laki-lak	31-40 tahu	SMA	wiraus	1-2 jt
3	perem	21-30 tahu	S1	swasta	< 1 jt
4	perem	41-50 tahu	SMA	ibu rum	1-2 jt
5	perem	31-40 tahu	SLTP	swasta	< 1 jt
6	perem	< 21 tahun	SMA	pelajar/	1-2 jt
7	laki-lak	41-50 tahu	D3	swasta	2-3 jt
8	laki-lak	41-50 tahu	D3	swasta	2-3 jt
9	laki-lak	21-30 tahu	D3	swasta	2-3 jt
10	perem	31-40 tahu	SLTP	wiraus	< 1 jt
11	laki-lak	< 21 tahun	SMA	pelajar/	1-2 jt
12	perem	41-50 tahu	S1	swasta	< 1 jt
13	laki-lak	41-50 tahu	S1	swasta	< 1 jt
14	perem	21-30 tahu	S1	PNS	< 1 jt
15	laki-lak	41-50 tahu	S1	swasta	< 1 jt
16	perem	< 21 tahun	SMA	pelajar/	1-2 jt
17	perem	41-50 tahu	S1	PNS	< 1 jt
18	perem	31-40 tahu	S1	swasta	< 1 jt
19	laki-lak	41-50 tahu	SMA	PNS	1-2 jt
20	perem	< 21 tahun	SLTP	pelajar/	< 1 jt
21	perem	21-30 tahu	SMA	ibu rum	1-2 jt
22	perem	21-30 tahu	SMA	swasta	1-2 jt
23	laki-lak	41-50 tahu	S1	swasta	< 1 jt
24	laki-lak	21-30 tahu	S1	swasta	2-3 jt
25	laki-lak	21-30 tahu	S1	swasta	2-3 jt
26	laki-lak	31-40 tahu	SMA	wiraus	1-2 jt
27	laki-lak	41-50 tahu	S1	swasta	< 1 jt
28	laki-lak	21-30 tahu	S1	swasta	< 1 jt
29	laki-lak	21-30 tahu	SMA	wiraus	1-2 jt
30	perem	31-40 tahu	S1	swasta	2-3 jt
31	perem	21-30 tahu	S1	wiraus	2-3 jt
32	laki-lak	41-50 tahu	SMA	PNS	1-2 jt
33	perem	31-40 tahu	S2	swasta	>5 jt
34	laki-lak	21-30 tahu	S1	swasta	2-3 jt
35	perem	21-30 tahu	SMA	swasta	1-2 jt
36	laki-lak	41-50 tahu	S1	swasta	< 1 jt
37	laki-lak	31-40 tahu	S1	swasta	2-3 jt
38	perem	31-40 tahu	S1	PNS	2-3 jt
39	laki-lak	21-30 tahu	S1	wiraus	< 1 jt
40	perem	41-50 tahu	S1	swasta	2-3 jt
41	laki-lak	31-40 tahu	SMA	wiraus	1-2 jt
42	laki-lak	21-30 tahu	S1	swasta	< 1 jt
43	perem	41-50 tahu	S1	PNS	2-3 jt
44	perem	31-40 tahu	SMA	wiraus	1-2 jt
45	laki-lak	41-50 tahu	S1	swasta	2-3 jt
46	laki-lak	21-30 tahu	SMA	PNS	1-2 jt
47	perem	31-40 tahu	S1	swasta	2-3 jt
48	perem	41-50 tahu	SMA	wiraus	1-2 jt
49	perem	41-50 tahu	S1	PNS	1-2 jt
50	laki-lak	21-30 tahu	SMA	PNS	1-2 jt
51	laki-lak	21-30 tahu	S1	swasta	>5 jt
52	laki-lak	41-50 tahu	SMA	swasta	1-2 jt
53	perem	21-30 tahu	S1	PNS	>5 jt
54	laki-lak	21-30 tahu	S1	swasta	>5 jt
55	laki-lak	41-50 tahu	S1	PNS	1-2 jt
56	perem	41-50 tahu	SMA	swasta	1-2 jt





	jnsklm	umur	didik	kerja	nasil
57	laki-lak	51-60 tahu	S1	PNS	>5 jt
58	perem	41-50 tahu	S1	swasta	>5 jt
59	laki-lak	21-30 tahu	SMA	PNS	1-2 jt
60	perem	>60 tahun	S1	swasta	1-2 jt
61	laki-lak	51-60 tahu	SMA	swasta	1-2 jt
62	laki-lak	31-40 tahu	SMA	swasta	1-2 jt
63	laki-lak	41-50 tahu	S1	PNS	>5 jt
64	perem	21-30 tahu	D3	swasta	2-3 jt
65	perem	21-30 tahu	S1	swasta	1-2 jt
66	perem	21-30 tahu	SMA	swasta	1-2 jt
67	perem	31-40 tahu	SMA	swasta	1-2 jt
68	laki-lak	41-50 tahu	S1	swasta	>5 jt
69	laki-lak	31-40 tahu	D3	swasta	2-3 jt
70	laki-lak	21-30 tahu	SMA	PNS	1-2 jt
71	laki-lak	51-60 tahu	S1	swasta	>5 jt
72	perem	31-40 tahu	D3	swasta	2-3 jt
73	laki-lak	51-60 tahu	SMA	PNS	1-2 jt
74	laki-lak	21-30 tahu	S1	PNS	>5 jt
75	laki-lak	41-50 tahu	SMA	swasta	1-2 jt
76	perem	31-40 tahu	SMA	PNS	1-2 jt
77	perem	21-30 tahu	S1	swasta	3-4 jt
78	perem	51-60 tahu	D3	PNS	2-3 jt
79	perem	21-30 tahu	SMA	swasta	1-2 jt
80	laki-lak	31-40 tahu	S1	swasta	3-4 jt
81	laki-lak	31-40 tahu	SMA	PNS	1-2 jt
82	perem	21-30 tahu	S1	swasta	< 1 jt
83	perem	>60 tahun	D3	PNS	2-3 jt
84	laki-lak	21-30 tahu	SMA	swasta	1-2 jt
85	perem	31-40 tahu	S1	PNS	< 1 jt
86	laki-lak	31-40 tahu	SMA	swasta	1-2 jt
87	perem	21-30 tahu	D3	PNS	2-3 jt
88	laki-lak	31-40 tahu	SMA	PNS	1-2 jt
89	laki-lak	31-40 tahu	S1	swasta	3-4 jt
90	laki-lak	21-30 tahu	SMA	PNS	1-2 jt
91	laki-lak	31-40 tahu	D3	swasta	2-3 jt
92	laki-lak	31-40 tahu	SMA	PNS	1-2 jt
93	laki-lak	21-30 tahu	SMA	PNS	1-2 jt
94	laki-lak	31-40 tahu	S1	PNS	3-4 jt
95	laki-lak	21-30 tahu	SMA	PNS	1-2 jt
96	laki-lak	31-40 tahu	D3	PNS	2-3 jt
97	perem	31-40 tahu	SMA	PNS	1-2 jt
98	perem	21-30 tahu	S1	PNS	3-4 jt
99	laki-lak	31-40 tahu	SMA	PNS	1-2 jt
100	laki-lak	31-40 tahu	D3	PNS	2-3 jt





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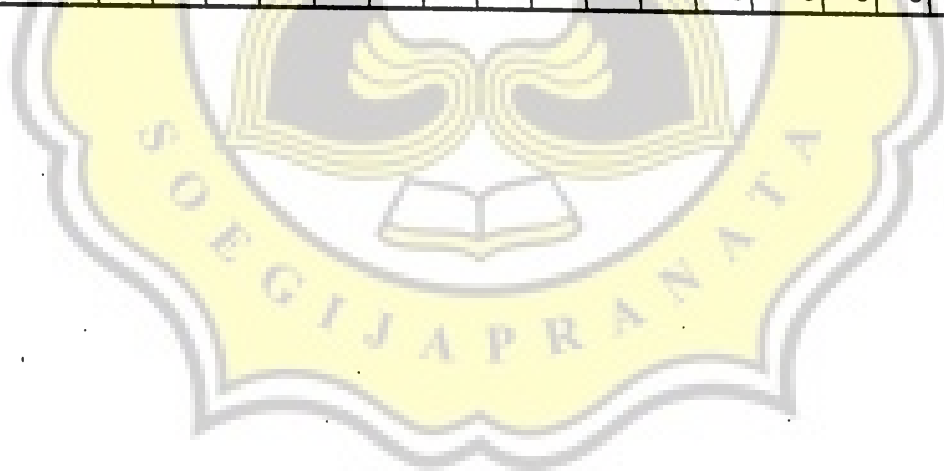
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27	6	6	5	6	4	4	5	4	5	7	7	5	5	4	6	6
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37	5	6	4	5	6	5	4	6	6	6	5	6	5	4	5	6
38	2	2	1	10	2	1	1	1	2	2	3	2	1	2	2	2
39	8	9	9	8	8	9	10	10	1	10	10	10	8	9	9	9

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	x1	x2	x3	x4	x5	x6	x7	x8	x9	x10	x11	x12	x13	x14	x15	x16
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41	3	3	2	2	2	1	1	1	1	1	1	3	2	2	2	1
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43	6	6	4	6	4	6	6	6	4	5	5	5	5	6	5	5
44	10	8	9	9	10	10	8	8	10	9	10	1	10	8	8	9
45	4	4	6	5	5	5	6	4	5	6	4	5	5	6	6	7
46	2	2	1	1	1	1	2	2	2	1	2	2	2	3	2	2
47	5	5	4	4	5	6	5	4	5	5	5	5	6	5	6	4
48	8	10	8	8	9	10	10	8	8	9	9	9	9	1	9	9
49	5	6	5	5	6	6	5	5	5	4	5	6	6	5	5	5
50	2	2	1	1	2	2	2	1	2	2	1	2	2	2	1	1
51	6	4	4	3	4	5	6	6	7	8	8	9	7	6	5	5
52	4	4	6	5	7	5	8	6	5	4	6	5	6	5	6	7
53	4	7	8	9	8	8	10	10	10	5	5	6	5	7	8	9
54	7	7	7	7	8	8	8	9	8	7	8	9	10	7	8	1
55	4	4	6	6	6	7	6	6	5	6	7	7	1	4	2	6
56	3	2	3	1	2	3	2	5	4	3	2	3	2	1	2	3
57	5	6	6	7	5	5	6	4	4	5	6	5	7	6	7	7
58	4	4	2	4	5	6	5	3	2	1	2	3	2	1	4	2
59	7	7	5	5	4	4	6	5	6	4	6	7	6	5	6	6
60	4	4	5	4	5	6	6	7	8	5	4	4	3	5	5	6
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62	3	3	3	5	5	5	6	6	6	6	7	5	5	5	4	4
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68	10	1	10	10	10	9	9	9	9	9	8	9	8	8	8	7
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76	4	4	4	5	4	6	5	2	3	2	1	2	3	2	1	2
77	6	5	6	7	6	5	4	5	5	6	5	7	5	4	5	5
78	4	4	7	5	6	6	5	4	6	5	7	5	6	4	4	5

BUDI WASKITO\_1

	x1	x2	x3	x4	x5	x6	x7	x8	x9	x10	x11	x12	x13	x14	x15	x16
79	1	8	1	4	2	4	2	3	1	2	4	2	3	2	3	2
80	8	7	8	9	8	9	1	8	7	6	8	9	8	7	10	10
81	6	6	7	5	5	7	4	4	4	5	7	6	4	5	7	6
82	4	5	5	6	5	7	6	6	7	5	4	4	6	6	6	7
83	4	4	5	2	3	6	5	3	2	4	1	2	5	2	4	3
84	8	7	8	9	8	8	7	8	6	8	7	8	6	8	7	8
85	5	6	6	7	5	6	6	5	7	4	6	5	7	7	5	4
86	7	6	6	4	4	5	6	5	7	6	5	4	4	5	3	6
87	9	1	1	3	3	3	4	5	5	4	3	5	6	5	6	5
88	6	6	7	5	5	4	4	5	6	7	5	6	4	5	6	7
89	4	4	5	7	7	5	6	6	5	7	5	3	3	4	4	4
90	7	8	9	8	7	8	6	10	10	1	8	10	7	6	5	5
91	4	4	5	7	7	6	5	6	5	6	7	4	5	4	4	6
92	6	5	6	4	4	4	5	2	3	2	1	2	3	2	3	1
93	7	7	5	4	4	5	6	6	7	3	5	4	6	6	7	5
94	6	6	5	5	4	5	2	3	2	1	2	3	2	3	5	3
95	6	6	7	6	6	5	5	4	6	6	4	6	7	4	4	4
96	5	7	8	8	9	9	10	1	8	7	9	8	9	6	8	9
97	4	7	5	6	5	4	5	6	5	1	4	5	2	3	9	2
98	5	6	6	7	5	4	5	5	6	7	6	5	6	5	7	6
99	6	6	5	7	6	5	4	4	2	6	7	7	8	9	8	7
100	10	10	10	10	5	8	5	6	8	9	7	8	9	8	5	8



## **LAMPIRAN 4**

### **HASIL CROSSTABULATION**



KERJA \* HASIL Crosstabulation

KERJA		HASIL					Total
		< 1 jt	1-2 jt	2-3 jt	3-4 jt	>5 jt	
KERJA pelajar/mahasiswa	Count	2	3	0	0	0	5
	Expected Count	1,0	2,2	1,2	,3	,5	5,0
	% within KERJA	40,0%	60,0%	,0%	,0%	,0%	100,0%
	% within HASIL	10,5%	7,0%	,0%	,0%	,0%	5,0%
	% of Total	2,0%	3,0%	,0%	,0%	,0%	5,0%
PNS	Count	3	18	7	2	4	34
	Expected Count	6,5	14,6	7,8	1,7	3,4	34,0
	% within KERJA	8,8%	52,9%	20,6%	5,9%	11,8%	100,0%
	% within HASIL	15,8%	41,9%	30,4%	40,0%	40,0%	34,0%
	% of Total	3,0%	18,0%	7,0%	2,0%	4,0%	34,0%
swasta	Count	12	14	15	3	6	50
	Expected Count	9,5	21,5	11,5	2,5	5,0	50,0
	% within KERJA	24,0%	28,0%	30,0%	6,0%	12,0%	100,0%
	% within HASIL	63,2%	32,6%	65,2%	60,0%	60,0%	50,0%
	% of Total	12,0%	14,0%	15,0%	3,0%	6,0%	50,0%
wirausaha	Count	2	6	1	0	0	9
	Expected Count	1,7	3,9	2,1	,5	,9	9,0
	% within KERJA	22,2%	66,7%	11,1%	,0%	,0%	100,0%
	% within HASIL	10,5%	14,0%	4,3%	,0%	,0%	9,0%
	% of Total	2,0%	6,0%	1,0%	,0%	,0%	9,0%
ibu rumah tangga	Count	0	2	0	0	0	2
	Expected Count	4	,9	,5	,1	,2	2,0
	% within KERJA	,0%	100,0%	,0%	,0%	,0%	100,0%
	% within HASIL	,0%	4,7%	,0%	,0%	,0%	2,0%
	% of Total	,0%	2,0%	,0%	,0%	,0%	2,0%
Total	Count	19	43	23	5	10	100
	Expected Count	19,0	43,0	23,0	5,0	10,0	100,0
	% within KERJA	19,0%	43,0%	23,0%	5,0%	10,0%	100,0%
	% within HASIL	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
	% of Total	19,0%	43,0%	23,0%	5,0%	10,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16,691 <sup>a</sup>	16	,406
Continuity Correction			
Likelihood Ratio	20,918	16	,182
Linear-by-Linear Association	,137	1	,711
N of Valid Cases	100		

<sup>a</sup>. 18 cells (72,0%) have expected count less than 5. The minimum expected count is ,10.

DIDIK \* KERJA Crosstabulation

DIDIK	SLYP	Count	KERJA					Total
			pelajar/mahasiswa	PNS	swasta	wirausaha	ibu rumah tangga	
		Count	2	0	1	1	0	4
		Expected Count	.2	1,4	2,0	.4	.1	4,0
		% within DIDIK	50,0%	.0%	25,0%	25,0%	.0%	100,0%
		% within KERJA	40,0%	.0%	2,0%	11,1%	.0%	4,0%
		% of Total	2,0%	.0%	1,0%	1,0%	.0%	4,0%
SMA		Count	3	16	12	6	2	39
		Expected Count	2,0	13,3	19,5	3,5	.8	39,0
		% within DIDIK	7,7%	41,0%	30,8%	15,4%	5,1%	100,0%
		% within KERJA	60,0%	47,1%	24,0%	66,7%	100,0%	39,0%
		% of Total	3,0%	16,0%	12,0%	6,0%	2,0%	39,0%
D3		Count	0	5	7	0	0	12
		Expected Count	.8	4,1	6,0	1,1	.2	12,0
		% within DIDIK	.0%	41,7%	58,3%	.0%	.0%	100,0%
		% within KERJA	.0%	14,7%	14,0%	.0%	.0%	12,0%
		% of Total	.0%	5,0%	7,0%	.0%	.0%	12,0%
S1		Count	0	13	29	2	0	44
		Expected Count	2,2	15,0	22,0	4,0	.8	44,0
		% within DIDIK	.0%	29,5%	65,9%	4,5%	.0%	100,0%
		% within KERJA	.0%	38,2%	58,0%	22,2%	.0%	44,0%
		% of Total	.0%	13,0%	29,0%	2,0%	.0%	44,0%
S2		Count	0	0	1	0	0	1
		Expected Count	.1	.3	.5	.1	.0	1,0
		% within DIDIK	.0%	.0%	100,0%	.0%	.0%	100,0%
		% within KERJA	.0%	.0%	2,0%	.0%	.0%	1,0%
		% of Total	.0%	.0%	1,0%	.0%	.0%	1,0%
Total		Count	5	34	50	9	2	100
		Expected Count	5,0	34,0	50,0	9,0	2,0	100,0
		% within DIDIK	5,0%	34,0%	50,0%	9,0%	2,0%	100,0%
		% within KERJA	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
		% of Total	5,0%	34,0%	50,0%	9,0%	2,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	36,797 <sup>a</sup>	16	,002
Continuity Correction			
Likelihood Ratio	32,228	16	,009
Linear-by-Linear Association	,701	1	,403
N of Valid Cases	100		

a. 20 cells (80,0%) have expected count less than 5. The minimum expected count is ,02.



DIDIK \* HASIL Crosstabulation

DIDIK	SLTP	Count	HASIL					Total
			< 1 jt	1-2 jt	2-3 jt	3-4 jt	>5 jt	
	Count	4	0	0	0	0	0	4
	Expected Count	.8	1,7	.9	.2	.4		4,0
	% within DIDIK	100,0%	.0%	.0%	.0%	.0%		100,0%
	% within HASIL	21,1%	.0%	.0%	.0%	.0%		4,0%
	% of Total	4,4%	.0%	.0%	.0%	.0%		4,0%
S MA	Count	0	39	0	0	0	0	39
	Expected Count	7.4	16.8	9.0	2.0	3.9		39,0
	% within DIDIK	.0%	100,0%	.0%	.0%	.0%		100,0%
	% within HASIL	.0%	90,7%	.0%	.0%	.0%		39,0%
	% of Total	.0%	39,0%	.0%	.0%	.0%		39,0%
D3	Count	0	0	12	0	0	0	12
	Expected Count	2,3	5,2	2,8	.6	1,2		12,0
	% within DIDIK	.0%	.0%	100,0%	.0%	.0%		100,0%
	% within HASIL	.0%	.0%	52,2%	.0%	.0%		12,0%
	% of Total	.0%	.0%	12,0%	.0%	.0%		12,0%
S1	Count	15	4	11	5	9		44
	Expected Count	8,4	18,9	10,1	2,2	4,4		44,0
	% within DIDIK	34,1%	9,1%	25,0%	11,4%	20,5%		100,0%
	% within HASIL	78,9%	9,3%	47,8%	100,0%	90,0%		44,0%
	% of Total	15,0%	4,0%	11,0%	5,0%	9,0%		44,0%
S2	Count	0	0	0	0	1	1	1
	Expected Count	.2	.4	.2	.1	.1		1,0
	% within DIDIK	.0%	.0%	.0%	.0%	100,0%		100,0%
	% within HASIL	.0%	.0%	.0%	.0%	10,0%		1,0%
	% of Total	.0%	.0%	.0%	.0%	1,0%		1,0%
Total	Count	19	43	23	5	10		100
	Expected Count	19,0	43,0	23,0	5,0	10,0		100,0
	% within DIDIK	100,0%	100,0%	100,0%	100,0%	100,0%		100,0%
	% within HASIL	19,0%	43,0%	23,0%	5,0%	10,0%		100,0%
	% of Total	19,0%	43,0%	23,0%	5,0%	10,0%		100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	143,413 <sup>a</sup>	16	.000
Continuity Correction			
Likelihood Ratio	147,025	16	.000
Linear-by-Linear Association	16,310	1	.000
N of Valid Cases	100		

a. 18 cells (72,0%) have expected count less than 5. The minimum expected count is ,05.

UMUR \* HASIL Crosstabulation

		HASIL					Total
		< 1 jt	1-2 jt	2-3 jt	3-4 jt	>5 jt	
UMUR < 21 tahun	Count	2	3	0	0	0	5
	Expected Count	1,0	2,2	1,2	,3	,5	5,0
	% within UMUR	40,0%	60,0%	,0%	,0%	,0%	100,0%
	% of Total	2,0%	3,0%	,0%	,0%	,0%	5,0%
21-30 tahun	Count	6	15	7	2	4	34
	Expected Count	6,5	14,6	7,8	1,7	3,4	34,0
	% within UMUR	17,6%	44,1%	20,6%	5,9%	11,8%	100,0%
	% of Total	6,0%	15,0%	7,0%	2,0%	4,0%	34,0%
31-40 tahun	Count	4	13	9	3	1	30
	Expected Count	5,7	12,9	6,9	1,5	3,0	30,0
	% within UMUR	13,3%	43,3%	30,0%	10,0%	3,3%	100,0%
	% of Total	4,0%	13,0%	9,0%	3,0%	1,0%	30,0%
41-50 tahun	Count	7	9	5	0	3	24
	Expected Count	4,6	10,3	5,5	1,2	2,4	24,0
	% within UMUR	29,2%	37,5%	20,8%	,0%	12,5%	100,0%
	% of Total	7,0%	9,0%	5,0%	,0%	3,0%	24,0%
51-60 tahun	Count	0	2	1	0	2	5
	Expected Count	1,0	2,2	1,2	,3	,5	5,0
	% within UMUR	,0%	40,0%	20,0%	,0%	40,0%	100,0%
	% of Total	,0%	2,0%	1,0%	,0%	2,0%	5,0%
>60 tahun	Count	0	1	1	0	0	2
	Expected Count	,4	,9	,5	,1	,2	2,0
	% within UMUR	,0%	50,0%	50,0%	,0%	,0%	100,0%
	% of Total	,0%	1,0%	1,0%	,0%	,0%	2,0%
Total	Count	19	43	23	5	10	100
	Expected Count	19,0	43,0	23,0	5,0	10,0	100,0
	% within UMUR	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
	% of Total	19,0%	43,0%	23,0%	5,0%	10,0%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17,604 <sup>a</sup>	20	,613
Continuity Correction			
Likelihood Ratio	20,088	20	,452
Linear-by-Linear Association	1,049	1	,306
N of Valid Cases	100		

<sup>a</sup> 22 cells (73,3%) have expected count less than 5. The minimum expected count is ,10.