

LAMPIRAN

DAFTAR PERTANYAAN KUESIONER

Kuesioner di bawah ini merupakan kuesioner untuk mengukur tingkat kepuasan pelayanan terhadap pembayaran Uang Kuliah Tunggal (UKT) Pada Bank Kalsel Syariah dan Bank BRI Syariah. Setiap item diberi nilai sebagai berikut, Sangat Setuju (SS) 5 point, Setuju (S) 4 point, Kurang Setuju (KS) 3 point, Tidak Setuju (TS) 2 dan Sangat Tidak Setuju (STS) 1 point.

1. Kuesioner Pelayanan Bank Kalsel Syariah

| No | Kepatuhan Syariah (Syariah Compliance) | Jawaban | | | | |
|----|--|---------|---|----|----|-----|
| | | SS | S | KS | TS | STS |
| 1 | Tidak ada unsur riba dalam transaksi Pembayaran UKT di Bank Kalsel Syariah | | | | | |
| 2 | Menerapkan pelayanan pembayaran UKT di Bank Kalsel Syariah secara islami | | | | | |
| No | Kehandalalan (<i>Reliability</i>) | Jawaban | | | | |
| | | SS | S | KS | TS | STS |
| 1 | Pelayanan di Bank Kalsel Syariah tepat waktu | | | | | |
| 2 | Pemberian layanan yang cepat di Bank Kalsel Syariah | | | | | |
| 3 | Pelayanan di Bank Kalsel Syariah tepat dan akurat | | | | | |
| 4 | Karyawan Bank Kalsel Syariah mampu menciptakan rasa aman kepada nasabah | | | | | |
| No | Daya Tanggap (<i>Responsiveness</i>) | Jawaban | | | | |
| | | SS | S | KS | TS | STS |
| 1 | Layanan di Bank Kalsel Syariah responsif dan efisien | | | | | |
| 2 | Penyediaan jasa konsultasi dalam pembayaran UKT di Bank Kalsel Syariah | | | | | |

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|----|---|---------|---|----|----|-----|
| 3 | Karyawan Bank Kalsel Syariah bersedia membantu mahasiswa dalam melakukan pembayaran UKT | | | | | |
| 4 | Karyawan Bank Kalsel Syariah melayani mahasiswa secara islami | | | | | |
| No | Jaminan (<i>Assurance</i>) | Jawaban | | | | |
| | | SS | S | KS | TS | STS |
| 1 | Karyawan Bank Kalsel Syariah ramah dan santun | | | | | |
| 2 | Keamanan dalam bertransaksi di Bank Kalsel Syariah | | | | | |
| 3 | Tim manajemen Bank Kalsel Syariah mempunyai pengalaman dan memiliki pengetahuan luas | | | | | |
| No | Perhatian (<i>Empathy</i>) | Jawaban | | | | |
| | | SS | S | KS | TS | STS |
| 1 | Karyawan Bank Kalsel Syariah menyapa nasabah dengan sebutan nama | | | | | |
| 2 | Karyawan Bank Kalsel Syariah menangani keluhan pelanggan dengan cepat | | | | | |
| 3 | Karyawan Bank Kalsel Syariah meminta maaf apabila melakukan kesalahan. | | | | | |
| 4 | Karyawan Bank Kalsel Syariah memahami kebutuhan mahasiswa | | | | | |
| 5 | Karyawan Bank Kalsel Syariah memahami atau melayani dengan senang hati | | | | | |
| 6 | Karyawan Bank Kalsel Syariah tidak diskriminatif (membeda-bedakan) kepada mahasiswa | | | | | |
| No | Bukti Fisik (<i>Tangibles</i>) | Jawaban | | | | |
| | | SS | S | KS | TS | STS |
| 1 | Kantor Bank Kalsel Syariah memiliki tampilan dan fasilitas fisik yang menarik. | | | | | |

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|---|--|--|--|--|--|--|
| 2 | Interior kantor dan ruang tunggu Bank Kalsel Syariah nyaman dan islami | | | | | |
| 3 | Penampilan karyawan Bank Kalsel Syariah sesuai syariat dan rapi | | | | | |
| 4 | Menyediakan sekat-sekat atau pembatas loket yang jelas | | | | | |
| 5 | Lokasi Bank Kalsel Syariah mudah dijangkau | | | | | |

2. Kuesioner Pelayanan Bank BRI Syariah

| No | Kepatuhan Syariah (Syariah Compliance) | Jawaban | | | | |
|----|---|---------|---|----|----|-----|
| | | SS | S | KS | TS | STS |
| 1 | Tidak ada unsur riba dalam transaksi Pembayaran UKT di BRI Syariah | | | | | |
| 2 | Menerapkan pelayanan pembayaran UKT di Bank BRI Syariah secara islami | | | | | |
| No | Kehandalalan (<i>Reliability</i>) | Jawaban | | | | |
| | | SS | S | KS | TS | STS |
| 1 | Pelayanan di BRI Syariah tepat waktu | | | | | |
| 2 | Pemberian layanan yang cepat di BRI Syariah | | | | | |
| 3 | Pelayanan di BRI Syariah tepat dan akurat | | | | | |
| 4 | Karyawan BRI Syariah mampu menciptakan rasa aman kepada nasabah | | | | | |
| No | Daya Tanggap (<i>Responsiveness</i>) | Jawaban | | | | |
| | | SS | S | KS | TS | STS |
| 1 | Layanan di BRI Syariah responsif dan efisien | | | | | |

| | | | | | | |
|----|---|---------|---|----|----|-----|
| 2 | Penyediaan jasa konsultasi dalam pembayaran UKT di BRI Syariah | | | | | |
| 3 | Karyawan BRI Syariah bersedia membantu mahasiswa dalam melakukan pembayaran UKT | | | | | |
| 4 | Karyawan Bank BRI Syariah melayani mahasiswa secara islami | | | | | |
| No | Jaminan (<i>Assurance</i>) | Jawaban | | | | |
| | | SS | S | KS | TS | STS |
| 1 | Karyawan BRI Syariah ramah dan santun | | | | | |
| 2 | Keamanan dalam bertransaksi di BRI Syariah | | | | | |
| 3 | Tim manajemen BRI Syariah mempunyai pengalaman dan memiliki pengetahuan luas | | | | | |
| No | Perhatian (<i>Empathy</i>) | Jawaban | | | | |
| | | SS | S | KS | TS | STS |
| 1 | Karyawan BRI Syariah menyapa nasabah dengan sebutan nama | | | | | |
| 2 | Karyawan BRI Syariah menangani keluhan pelanggan dengan cepat | | | | | |
| 3 | Karyawan BRI Syariah meminta maaf apabila melakukan kesalahan. | | | | | |
| 4 | Karyawan BRI Syariah memahami kebutuhan mahasiswa | | | | | |
| 5 | Karyawan BRI Syariah memahami atau melayani dengan senang hati | | | | | |
| 6 | Karyawan BRI Syariah tidak diskriminatif (membeda-bedakan) kepada mahasiswa | | | | | |
| No | Bukti Fisik (<i>Tangibles</i>) | Jawaban | | | | |
| | | SS | S | KS | TS | STS |
| 1 | Kantor BRI Syariah memiliki tampilan dan fasilitas fisik yang menarik. | | | | | |

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|---|--|--|--|--|--|--|
| 2 | Interior kantor dan ruang tunggu BRI Syariah nyaman dan islami | | | | | |
| 3 | Penampilan karyawan BRI Syariah sesuai syariat dan rapi | | | | | |
| 4 | Menyediakan sekat-sekat atau pembatas loket yang jelas | | | | | |
| 5 | Lokasi BRI Syariah mudah dijangkau | | | | | |

Data kuesioner yang didapat pada Bank Kalsel Syariah

| Responden | X1.1 | X1.2 | X1 | X2.1 | X2.2 | X2.3 | X2.4 | X2 | X3.1 | X3.2 | X3.3 | X3.4 | X3 | X4.1 | X4.2 | X4.3 | X4 |
|-----------|------|------|----|------|------|------|------|----|------|------|------|------|----|------|------|------|----|
| 1 | 3 | 4 | 7 | 4 | 3 | 4 | 4 | 15 | 4 | 4 | 5 | 4 | 17 | 5 | 5 | 5 | 15 |
| 2 | 5 | 5 | 10 | 4 | 5 | 5 | 5 | 19 | 5 | 2 | 4 | 4 | 15 | 4 | 5 | 4 | 13 |
| 3 | 4 | 5 | 9 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 4 | 4 | 4 | 8 | 3 | 3 | 3 | 4 | 13 | 4 | 4 | 4 | 4 | 16 | 3 | 4 | 4 | 11 |
| 5 | 4 | 4 | 8 | 3 | 3 | 4 | 4 | 14 | 4 | 4 | 4 | 3 | 15 | 5 | 4 | 4 | 13 |
| 6 | 5 | 4 | 9 | 4 | 4 | 5 | 4 | 17 | 4 | 4 | 5 | 3 | 16 | 4 | 4 | 4 | 12 |
| 7 | 3 | 4 | 7 | 3 | 3 | 4 | 4 | 14 | 4 | 3 | 3 | 4 | 14 | 4 | 4 | 4 | 12 |
| 8 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 9 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 5 | 14 |
| 10 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 11 | 4 | 4 | 8 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 12 | 4 | 3 | 7 | 3 | 3 | 3 | 4 | 13 | 3 | 4 | 4 | 3 | 14 | 3 | 3 | 3 | 9 |
| 13 | 4 | 5 | 9 | 4 | 4 | 5 | 5 | 18 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 14 | 4 | 4 | 8 | 3 | 3 | 3 | 4 | 13 | 4 | 3 | 4 | 4 | 15 | 4 | 4 | 3 | 11 |
| 15 | 3 | 5 | 8 | 2 | 3 | 3 | 4 | 12 | 4 | 3 | 5 | 4 | 16 | 4 | 5 | 3 | 12 |

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| 16 | 4 | 4 | 8 | 4 | 3 | 4 | 5 | 16 | 4 | 3 | 5 | 5 | 17 | 5 | 5 | 4 | 14 |
| 17 | 3 | 3 | 6 | 3 | 3 | 3 | 3 | 12 | 3 | 4 | 4 | 3 | 14 | 3 | 3 | 4 | 10 |
| 18 | 4 | 4 | 8 | 3 | 4 | 4 | 3 | 14 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 19 | 5 | 4 | 9 | 4 | 4 | 5 | 5 | 18 | 4 | 4 | 5 | 4 | 17 | 5 | 5 | 4 | 14 |
| 20 | 5 | 4 | 9 | 4 | 3 | 4 | 4 | 15 | 3 | 4 | 4 | 4 | 15 | 4 | 4 | 4 | 12 |
| 21 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 22 | 3 | 5 | 8 | 3 | 3 | 3 | 4 | 13 | 4 | 4 | 4 | 4 | 16 | 4 | 3 | 3 | 10 |
| 23 | 4 | 5 | 9 | 5 | 5 | 4 | 4 | 18 | 4 | 5 | 5 | 5 | 19 | 5 | 5 | 5 | 15 |
| 24 | 4 | 4 | 8 | 3 | 3 | 4 | 4 | 14 | 4 | 3 | 4 | 4 | 15 | 4 | 4 | 4 | 12 |
| 25 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 4 | 12 |
| 26 | 5 | 5 | 10 | 3 | 4 | 4 | 4 | 15 | 4 | 4 | 5 | 4 | 17 | 4 | 4 | 4 | 12 |
| 27 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 28 | 1 | 4 | 5 | 3 | 2 | 3 | 4 | 12 | 3 | 3 | 4 | 5 | 15 | 5 | 5 | 4 | 14 |
| 29 | 4 | 5 | 9 | 5 | 4 | 5 | 5 | 19 | 4 | 5 | 5 | 5 | 19 | 5 | 5 | 5 | 15 |
| 30 | 3 | 3 | 6 | 2 | 2 | 5 | 3 | 12 | 2 | 3 | 4 | 3 | 12 | 3 | 3 | 3 | 9 |
| 31 | 3 | 4 | 7 | 4 | 3 | 4 | 4 | 15 | 3 | 3 | 5 | 4 | 15 | 4 | 4 | 4 | 12 |
| 32 | 3 | 5 | 8 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |

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| 33 | 3 | 4 | 7 | 4 | 5 | 5 | 4 | 18 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 4 | 13 |
| 34 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 35 | 3 | 3 | 6 | 3 | 3 | 3 | 3 | 12 | 2 | 3 | 4 | 4 | 13 | 4 | 4 | 3 | 11 |
| 36 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 4 | 5 | 4 | 13 |
| 37 | 3 | 5 | 8 | 4 | 3 | 3 | 4 | 14 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 38 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 39 | 5 | 5 | 10 | 4 | 4 | 5 | 5 | 18 | 4 | 4 | 5 | 4 | 17 | 5 | 5 | 5 | 15 |
| 40 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 5 | 18 | 5 | 5 | 5 | 15 |
| 41 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 5 | 18 | 5 | 5 | 5 | 15 |
| 42 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 4 | 4 | 5 | 5 | 18 | 5 | 5 | 5 | 15 |
| 43 | 5 | 5 | 10 | 4 | 4 | 5 | 5 | 18 | 4 | 4 | 5 | 5 | 18 | 5 | 5 | 5 | 15 |
| 44 | 5 | 5 | 10 | 4 | 4 | 5 | 5 | 18 | 4 | 4 | 5 | 5 | 18 | 5 | 5 | 5 | 15 |
| 45 | 5 | 5 | 10 | 4 | 4 | 5 | 5 | 18 | 5 | 4 | 4 | 5 | 18 | 5 | 5 | 5 | 15 |
| 46 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 5 | 5 | 4 | 14 |
| 47 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 48 | 5 | 5 | 10 | 5 | 4 | 4 | 4 | 17 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 4 | 13 |
| 49 | 5 | 5 | 10 | 5 | 4 | 5 | 4 | 18 | 4 | 4 | 5 | 5 | 18 | 5 | 5 | 5 | 15 |

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| 50 | 5 | 5 | 10 | 4 | 4 | 4 | 5 | 17 | 4 | 4 | 5 | 5 | 18 | 5 | 5 | 5 | 15 |
| 51 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 5 | 5 | 19 | 5 | 4 | 5 | 14 |
| 52 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 53 | 5 | 5 | 10 | 4 | 4 | 4 | 5 | 17 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 54 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 5 | 5 | 5 | 15 |
| 55 | 4 | 4 | 8 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 4 | 4 | 5 | 13 |
| 56 | 5 | 5 | 10 | 5 | 4 | 4 | 4 | 17 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 57 | 5 | 4 | 9 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 4 | 4 | 5 | 13 |
| 58 | 5 | 4 | 9 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 59 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 5 | 18 | 5 | 4 | 5 | 14 |
| 60 | 5 | 5 | 10 | 4 | 4 | 4 | 5 | 17 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 61 | 5 | 4 | 9 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 62 | 5 | 4 | 9 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 63 | 5 | 4 | 9 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 5 | 4 | 5 | 14 |
| 64 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 5 | 18 | 5 | 4 | 5 | 14 |
| 65 | 5 | 4 | 9 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 66 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 5 | 5 | 19 | 5 | 4 | 5 | 14 |

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| 67 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 68 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 5 | 18 | 5 | 4 | 5 | 14 |
| 69 | 5 | 5 | 10 | 5 | 5 | 5 | 4 | 19 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 70 | 5 | 4 | 9 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 71 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 5 | 5 | 5 | 15 |
| 72 | 5 | 4 | 9 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 73 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 74 | 5 | 4 | 9 | 3 | 4 | 3 | 4 | 14 | 3 | 4 | 4 | 5 | 16 | 4 | 4 | 3 | 11 |
| 75 | 4 | 5 | 9 | 4 | 4 | 3 | 4 | 15 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 3 | 11 |
| 76 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 5 | 5 | 5 | 19 | 5 | 4 | 5 | 14 |
| 77 | 5 | 4 | 9 | 5 | 4 | 4 | 4 | 17 | 4 | 5 | 5 | 4 | 18 | 5 | 4 | 5 | 14 |
| 78 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 5 | 18 | 5 | 5 | 5 | 15 |
| 79 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 4 | 5 | 4 | 18 | 5 | 5 | 5 | 15 |
| 80 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 81 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 13 |
| 82 | 4 | 4 | 8 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 83 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 5 | 18 | 5 | 4 | 4 | 13 |

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| 84 | 4 | 4 | 8 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 85 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 86 | 5 | 4 | 9 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 13 |
| 87 | 5 | 5 | 10 | 5 | 5 | 4 | 4 | 18 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 88 | 5 | 5 | 10 | 5 | 5 | 4 | 4 | 18 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 89 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 90 | 5 | 5 | 10 | 5 | 5 | 5 | 4 | 19 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 91 | 5 | 5 | 10 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 92 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 93 | 5 | 4 | 9 | 4 | 4 | 4 | 4 | 16 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 94 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 95 | 4 | 4 | 8 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 5 | 4 | 5 | 14 |
| 96 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |
| 97 | 5 | 5 | 10 | 4 | 4 | 4 | 5 | 17 | 5 | 5 | 5 | 5 | 20 | 5 | 5 | 5 | 15 |
| 98 | 5 | 5 | 10 | 4 | 4 | 4 | 5 | 17 | 4 | 4 | 4 | 5 | 17 | 5 | 5 | 5 | 15 |
| 99 | 5 | 5 | 10 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 5 | 4 | 17 | 5 | 4 | 5 | 14 |
| 100 | 4 | 4 | 8 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 12 |

Lanjutan Data pada Bank Kalsel Syariah

| X5.1 | X5.2 | X5.3 | X5.4 | X5.5 | X5.6 | X5 | X6.1 | X6.2 | X6.3 | X6.4 | X6.5 | X6 |
|------|------|------|------|------|------|----|------|------|------|------|------|----|
| 5 | 3 | 3 | 4 | 4 | 4 | 23 | 4 | 4 | 4 | 4 | 4 | 20 |
| 3 | 4 | 5 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 5 | 21 |
| 4 | 4 | 4 | 4 | 5 | 4 | 25 | 4 | 3 | 4 | 4 | 4 | 19 |
| 3 | 4 | 4 | 4 | 4 | 4 | 23 | 4 | 4 | 3 | 4 | 4 | 19 |
| 4 | 3 | 5 | 4 | 4 | 5 | 25 | 4 | 4 | 4 | 4 | 4 | 20 |
| 1 | 3 | 4 | 4 | 4 | 3 | 19 | 1 | 1 | 5 | 1 | 1 | 9 |
| 5 | 4 | 4 | 3 | 3 | 4 | 23 | 5 | 3 | 4 | 3 | 4 | 19 |
| 4 | 4 | 5 | 4 | 4 | 5 | 26 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 4 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |
| 3 | 3 | 3 | 3 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 5 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 3 | 4 | 3 | 4 | 4 | 22 | 3 | 3 | 4 | 4 | 4 | 18 |
| 2 | 4 | 3 | 4 | 5 | 5 | 23 | 4 | 3 | 5 | 4 | 5 | 21 |

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| 4 | 4 | 5 | 4 | 4 | 4 | 25 | 3 | 4 | 4 | 4 | 5 | 20 |
| 3 | 3 | 4 | 4 | 3 | 5 | 22 | 4 | 4 | 4 | 3 | 4 | 19 |
| 3 | 4 | 4 | 4 | 4 | 4 | 23 | 3 | 3 | 3 | 3 | 3 | 15 |
| 4 | 4 | 5 | 5 | 5 | 5 | 28 | 4 | 4 | 5 | 5 | 4 | 22 |
| 4 | 5 | 5 | 4 | 4 | 4 | 26 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 3 | 3 | 4 | 4 | 4 | 21 | 3 | 3 | 4 | 2 | 2 | 14 |
| 5 | 4 | 5 | 4 | 5 | 5 | 28 | 4 | 5 | 4 | 5 | 5 | 23 |
| 4 | 4 | 4 | 4 | 4 | 4 | 24 | 5 | 3 | 4 | 3 | 4 | 19 |
| 4 | 3 | 4 | 3 | 3 | 4 | 21 | 3 | 3 | 3 | 3 | 4 | 16 |
| 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 1 | 4 | 4 | 5 | 5 | 5 | 24 | 5 | 4 | 4 | 3 | 3 | 19 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 4 | 4 | 4 | 4 | 21 |
| 2 | 2 | 4 | 3 | 3 | 3 | 17 | 4 | 2 | 2 | 2 | 1 | 11 |
| 4 | 3 | 5 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 3 | 3 | 18 |
| 3 | 3 | 4 | 3 | 3 | 3 | 19 | 4 | 4 | 4 | 4 | 4 | 20 |

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| 4 | 3 | 4 | 4 | 4 | 4 | 23 | 3 | 3 | 5 | 4 | 3 | 18 |
| 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 3 | 4 | 2 | 3 | 3 | 19 | 2 | 3 | 3 | 3 | 3 | 14 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 4 | 4 | 5 | 5 | 23 |
| 4 | 3 | 3 | 3 | 3 | 5 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 3 | 23 |
| 4 | 4 | 5 | 5 | 5 | 5 | 28 | 4 | 5 | 5 | 5 | 4 | 23 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 4 | 4 | 4 | 5 | 4 | 21 |
| 3 | 4 | 5 | 5 | 5 | 5 | 27 | 4 | 5 | 5 | 5 | 4 | 23 |
| 3 | 5 | 5 | 5 | 5 | 5 | 28 | 4 | 4 | 5 | 5 | 4 | 22 |
| 3 | 5 | 5 | 5 | 5 | 5 | 28 | 4 | 5 | 5 | 5 | 4 | 23 |
| 3 | 5 | 5 | 5 | 5 | 5 | 28 | 4 | 5 | 5 | 5 | 4 | 23 |
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Hasil Data Kuesioner yang di dapat pada Bank BRI Syariah

| Responden | X1.1 | X1.2 | X1 | X2.1 | X2.2 | X2.3 | X2.4 | X2 | X3.1 | X3.2 | X3.3 | X3.4 | X3 | X4.1 | X4.2 | X4.3 | X4 |
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Lanjutan Data pada Bank BRI Syariah

| X5.1 | X5.2 | X5.3 | X5.4 | X5.5 | X5.6 | X5 | X6.1 | X6.2 | X6.3 | X6.4 | X6.5 | X6 |
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| 4 | 5 | 5 | 4 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 5 | 4 | 5 | 5 | 27 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 4 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |

| | | | | | | | | | | | | |
|---|---|---|---|---|---|----|---|---|---|---|---|----|
| 3 | 4 | 5 | 4 | 5 | 5 | 26 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 5 | 4 | 5 | 5 | 27 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 4 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 5 | 4 | 4 | 4 | 4 | 25 | 4 | 4 | 4 | 4 | 3 | 19 |
| 3 | 5 | 5 | 4 | 5 | 5 | 27 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 4 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 5 | 5 | 3 | 5 | 5 | 26 | 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 4 | 5 | 4 | 5 | 5 | 26 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 4 | 5 | 4 | 5 | 5 | 26 | 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 4 | 5 | 4 | 5 | 5 | 26 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 5 | 4 | 5 | 5 | 27 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 5 | 4 | 5 | 5 | 27 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |

| | | | | | | | | | | | | |
|---|---|---|---|---|---|----|---|---|---|---|---|----|
| 4 | 4 | 5 | 4 | 5 | 5 | 27 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 4 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 4 | 4 | 5 | 25 | 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 5 | 5 | 5 | 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 4 | 5 | 5 | 26 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 4 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 4 | 5 | 5 | 28 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 5 | 5 | 5 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 4 | 4 | 5 | 25 | 5 | 5 | 5 | 5 | 5 | 25 |

Uji Validitas Bank Kalsel Syariah

Kepatuhan Syariaah (*Syariah Compliance*)

Correlations

| | | X1.1 | X1.2 | X1 |
|------|---------------------|--------|--------|--------|
| X1.1 | Pearson Correlation | 1 | ,471** | ,900** |
| | Sig. (2-tailed) | | ,000 | ,000 |
| | N | 100 | 100 | 100 |
| X1.2 | Pearson Correlation | ,471** | 1 | ,808** |
| | Sig. (2-tailed) | ,000 | | ,000 |
| | N | 100 | 100 | 100 |
| X1 | Pearson Correlation | ,900** | ,808** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | |
| | N | 100 | 100 | 100 |

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

Kehandalan (*Reliability*)

Correlations

| | | X2.1 | X2.2 | X2.3 | X2.4 | X2 |
|------|---------------------|--------|--------|--------|--------|--------|
| X2.1 | Pearson Correlation | 1 | ,802** | ,603** | ,515** | ,885** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X2.2 | Pearson Correlation | ,802** | 1 | ,628** | ,492** | ,886** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 |

| | | | | | | |
|------|---------------------|--------|--------|--------|--------|--------|
| | N | 100 | 100 | 100 | 100 | 100 |
| X2.3 | Pearson Correlation | ,603** | ,628** | 1 | ,599** | ,837** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X2.4 | Pearson Correlation | ,515** | ,492** | ,599** | 1 | ,747** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X2 | Pearson Correlation | ,885** | ,886** | ,837** | ,747** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 |

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

Daya Tanggap (*Responsiveness*)

Correlations

| | | X3.1 | X3.2 | X3.3 | X3.4 | X3 |
|------|---------------------|--------|--------|--------|--------|--------|
| X3.1 | Pearson Correlation | 1 | ,570** | ,388** | ,501** | ,784** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X3.2 | Pearson Correlation | ,570** | 1 | ,471** | ,500** | ,813** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X3.3 | Pearson Correlation | ,388** | ,471** | 1 | ,503** | ,744** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X3.4 | Pearson Correlation | ,501** | ,500** | ,503** | 1 | ,800** |

| | | | | | | |
|----|---------------------|--------|--------|--------|--------|------|
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X3 | Pearson Correlation | ,784** | ,813** | ,744** | ,800** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 |

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

Jaminan (*Assurance*)

Correlations

| | | X4.1 | X4.2 | X4.3 | X4 |
|------|---------------------|--------|--------|--------|--------|
| X4.1 | Pearson Correlation | 1 | ,580** | ,738** | ,904** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 |
| X4.2 | Pearson Correlation | ,580** | 1 | ,467** | ,784** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 |
| X4.3 | Pearson Correlation | ,738** | ,467** | 1 | ,874** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 |
| X4 | Pearson Correlation | ,904** | ,784** | ,874** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 |

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

Perhatian (*Empathy*)

Correlations

| | | X5.1 | X5.2 | X5.3 | X5.4 | X5.5 | X5.6 | X5 |
|------|---------------------|--------|--------|--------|--------|--------|--------|--------|
| X5.1 | Pearson Correlation | 1 | ,249* | ,187 | ,144 | ,076 | ,178 | ,461** |
| | Sig. (2-tailed) | | ,012 | ,063 | ,153 | ,450 | ,077 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5.2 | Pearson Correlation | ,249* | 1 | ,613** | ,592** | ,678** | ,594** | ,843** |
| | Sig. (2-tailed) | ,012 | | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5.3 | Pearson Correlation | ,187 | ,613** | 1 | ,478** | ,657** | ,561** | ,771** |
| | Sig. (2-tailed) | ,063 | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5.4 | Pearson Correlation | ,144 | ,592** | ,478** | 1 | ,618** | ,536** | ,749** |
| | Sig. (2-tailed) | ,153 | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5.5 | Pearson Correlation | ,076 | ,678** | ,657** | ,618** | 1 | ,758** | ,830** |
| | Sig. (2-tailed) | ,450 | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5.6 | Pearson Correlation | ,178 | ,594** | ,561** | ,536** | ,758** | 1 | ,792** |
| | Sig. (2-tailed) | ,077 | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5 | Pearson Correlation | ,461** | ,843** | ,771** | ,749** | ,830** | ,792** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

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

Bukti Fisik (*Tangibles*)

Correlations

| | | X6.1 | X6.2 | X6.3 | X6.4 | X6.5 | X6 |
|------|---------------------|--------|--------|--------|--------|--------|--------|
| X6.1 | Pearson Correlation | 1 | ,720** | ,486** | ,604** | ,560** | ,803** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X6.2 | Pearson Correlation | ,720** | 1 | ,636** | ,846** | ,683** | ,928** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X6.3 | Pearson Correlation | ,486** | ,636** | 1 | ,614** | ,446** | ,740** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X6.4 | Pearson Correlation | ,604** | ,846** | ,614** | 1 | ,729** | ,908** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X6.5 | Pearson Correlation | ,560** | ,683** | ,446** | ,729** | 1 | ,820** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X6 | Pearson Correlation | ,803** | ,928** | ,740** | ,908** | ,820** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |

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

Uji Validitas Bank BRI Syariah

Kepatuhan Syariaah (*Syariah Compliance*)

Correlations

| | | X1.1 | X1.2 | X1 |
|------|---------------------|--------|--------|--------|
| X1.1 | Pearson Correlation | 1 | ,735** | ,937** |
| | Sig. (2-tailed) | | ,000 | ,000 |
| | N | 100 | 100 | 100 |
| X1.2 | Pearson Correlation | ,735** | 1 | ,925** |
| | Sig. (2-tailed) | ,000 | | ,000 |
| | N | 100 | 100 | 100 |
| X1 | Pearson Correlation | ,937** | ,925** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | |
| | N | 100 | 100 | 100 |

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

Kehandalan (*Reliability*)

Correlations

| | | X2.1 | X2.2 | X2.3 | X2.4 | X2 |
|------|---------------------|--------|--------|--------|--------|--------|
| X2.1 | Pearson Correlation | 1 | ,647** | ,707** | ,675** | ,871** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X2.2 | Pearson Correlation | ,647** | 1 | ,729** | ,585** | ,871** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |

| | | | | | | |
|------|---------------------|--------|--------|--------|--------|--------|
| X2.3 | Pearson Correlation | ,707** | ,729** | 1 | ,590** | ,888** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X2.4 | Pearson Correlation | ,675** | ,585** | ,590** | 1 | ,812** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X2 | Pearson Correlation | ,871** | ,871** | ,888** | ,812** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 |

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

Daya Tanggap (*Responsiveness*)

Correlations

| | | X3.1 | X3.2 | X3.3 | X3.4 | X3 |
|------|---------------------|--------|--------|--------|--------|--------|
| X3.1 | Pearson Correlation | 1 | ,444** | ,327** | ,430** | ,665** |
| | Sig. (2-tailed) | | ,000 | ,001 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X3.2 | Pearson Correlation | ,444** | 1 | ,701** | ,496** | ,847** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X3.3 | Pearson Correlation | ,327** | ,701** | 1 | ,582** | ,836** |
| | Sig. (2-tailed) | ,001 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| X3.4 | Pearson Correlation | ,430** | ,496** | ,582** | 1 | ,804** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 |

| | | | | | | |
|----|---------------------|--------|--------|--------|--------|-----|
| | N | 100 | 100 | 100 | 100 | 100 |
| X3 | Pearson Correlation | ,665** | ,847** | ,836** | ,804** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 |

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

Jaminan (*Assurance*)

Correlations

| | | X4.1 | X4.2 | X4.3 | X4 |
|------|---------------------|--------|--------|--------|--------|
| X4.1 | Pearson Correlation | 1 | ,377** | ,761** | ,883** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 |
| X4.2 | Pearson Correlation | ,377** | 1 | ,356** | ,682** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 |
| X4.3 | Pearson Correlation | ,761** | ,356** | 1 | ,880** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 |
| X4 | Pearson Correlation | ,883** | ,682** | ,880** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 |

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

Perhatian (*Empathy*)

Correlations

| | | X5.1 | X5.2 | X5.3 | X5.4 | X5.5 | X5.6 | X5 |
|------|---------------------|--------|--------|--------|--------|--------|--------|--------|
| X5.1 | Pearson Correlation | 1 | ,321** | ,245* | ,323** | ,140 | ,152 | ,501** |
| | Sig. (2-tailed) | | ,001 | ,014 | ,001 | ,166 | ,131 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5.2 | Pearson Correlation | ,321** | 1 | ,615** | ,577** | ,607** | ,482** | ,796** |
| | Sig. (2-tailed) | ,001 | | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5.3 | Pearson Correlation | ,245* | ,615** | 1 | ,450** | ,826** | ,775** | ,852** |
| | Sig. (2-tailed) | ,014 | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5.4 | Pearson Correlation | ,323** | ,577** | ,450** | 1 | ,532** | ,487** | ,750** |
| | Sig. (2-tailed) | ,001 | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5.5 | Pearson Correlation | ,140 | ,607** | ,826** | ,532** | 1 | ,757** | ,840** |
| | Sig. (2-tailed) | ,166 | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5.6 | Pearson Correlation | ,152 | ,482** | ,775** | ,487** | ,757** | 1 | ,796** |
| | Sig. (2-tailed) | ,131 | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X5 | Pearson Correlation | ,501** | ,796** | ,852** | ,750** | ,840** | ,796** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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

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

Bukti Fisik (*Tangibles*)

Correlations

| | | X6.1 | X6.2 | X6.3 | X6.4 | X6.5 | X6 |
|------|---------------------|--------|--------|--------|--------|--------|--------|
| X6.1 | Pearson Correlation | 1 | ,556** | ,659** | ,718** | ,535** | ,809** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X6.2 | Pearson Correlation | ,556** | 1 | ,681** | ,713** | ,551** | ,823** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X6.3 | Pearson Correlation | ,659** | ,681** | 1 | ,745** | ,578** | ,847** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X6.4 | Pearson Correlation | ,718** | ,713** | ,745** | 1 | ,715** | ,919** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X6.5 | Pearson Correlation | ,535** | ,551** | ,578** | ,715** | 1 | ,827** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X6 | Pearson Correlation | ,809** | ,823** | ,847** | ,919** | ,827** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |

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

Uji Reliabilitas Bank Kalsel Syariah

Kepatuhan Syariaah (*Syariah Compliance*)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,621 | 2 |

Kehandalan (*Reliability*)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,861 | 4 |

Daya Tanggap (*Responsiveness*)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,793 | 4 |

Jaminan (*Assurance*)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,814 | 3 |

Perhatian (*Empathy*)**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,819 | 6 |

Bukti Fisik (*Tangibles*)**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,897 | 5 |

Gabungan (X1, X2, X3, X4, X5, dan X6)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,949 | 24 |

Uji reliabilitas Bank BRI Syariah

Kepatuhan Syariaah (*Syariah Compliance*)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,845 | 2 |

Kehandalan (*Reliability*)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,882 | 4 |

Daya Tanggap (*Responsiveness*)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,800 | 4 |

Jaminan (*Assurance*)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,755 | 3 |

Perhatian (*Empathy*)**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,844 | 6 |

Bukti Fisik (*Tangibles*)**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,891 | 5 |

Gabungan (X1, X2, X3, X4, X5 dan X6)

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| ,955 | 24 |

Uji normalitas Bank Kalsel Syariah
One-Sample Kolmogorov-Smirnov Test

Kepuasan1

| | | |
|----------------------------------|----------------|-------------------|
| N | | 100 |
| Normal Parameters ^{a,b} | Mean | 103,14 |
| | Std. Deviation | 10,330 |
| Most Extreme Differences | Absolute | ,095 |
| | Positive | ,051 |
| | Negative | -,095 |
| Test Statistic | | ,095 |
| Asymp. Sig. (2-tailed) | | ,028 ^c |

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Uji normalitas BRI Syariah
One-Sample Kolmogorov-Smirnov Test

Kepuasan2

| | | |
|----------------------------------|----------------|-------------------|
| N | | 100 |
| Normal Parameters ^{a,b} | Mean | 106,57 |
| | Std. Deviation | 10,590 |
| Most Extreme Differences | Absolute | ,154 |
| | Positive | ,102 |
| | Negative | -,154 |
| Test Statistic | | ,154 |
| Asymp. Sig. (2-tailed) | | ,000 ^c |

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Uji Hoogenitas

Test of Homogeneity of Variances

| | | Levene Statistic | df1 | df2 | Sig. |
|-----------|--------------------------------------|------------------|-----|---------|------|
| Pelayanan | Based on Mean | ,019 | 1 | 198 | ,889 |
| | Based on Median | ,027 | 1 | 198 | ,870 |
| | Based on Median and with adjusted df | ,027 | 1 | 195,022 | ,870 |
| | Based on trimmed mean | ,000 | 1 | 198 | ,996 |

ANOVA

Pelayanan

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 588,245 | 1 | 588,245 | 5,376 | ,021 |
| Within Groups | 21666,550 | 198 | 109,427 | | |
| Total | 22254,795 | 199 | | | |

Uji Hipotesis

Uji Mann Whitney

Variabel Kepatuhan Syariah (*Syariah Compliance*) Bank Kalsel Syariah dengan Bank BRI Syariah

Ranks

| | Kelompok | N | Mean Rank | Sum of Ranks |
|----------------|---------------------|-----|-----------|--------------|
| Hasil Kepuasan | Bank Kalsel Syariah | 100 | 99,90 | 9990,00 |
| | Bank BRI Syariah | 100 | 101,10 | 10110,00 |
| | Total | 200 | | |

Test Statistics^a

| Hasil Kepuasan | |
|------------------------|----------|
| Mann-Whitney U | 4940,000 |
| Wilcoxon W | 9990,000 |
| Z | -,163 |
| Asymp. Sig. (2-tailed) | ,871 |

a. Grouping Variable: Kelompok

Variabel Kehandalan (*Reliability*) Bank Kalsel Syariah dengan Bank BRI Syariah

| | | Ranks | | |
|-----------|---------------------|-------|-----------|--------------|
| | Kelompok | N | Mean Rank | Sum of Ranks |
| Pelayanan | Bank Kalsel Syariah | 100 | 92,92 | 9292,00 |
| | Bank BRI Syariah | 100 | 108,08 | 10808,00 |
| | Total | 200 | | |

Test Statistics^a

| Pelayanan | |
|------------------------|----------|
| Mann-Whitney U | 4242,000 |
| Wilcoxon W | 9292,000 |
| Z | -1,921 |
| Asymp. Sig. (2-tailed) | ,055 |

a. Grouping Variable: Kelompok

Variabel Daya Tanggap (*Responsiveness*) Bank Kalsel Syariah dengan Bank BRI Syariah

| | | Ranks | | |
|-----------|---------------------|-------|-----------|--------------|
| | Kelompok | N | Mean Rank | Sum of Ranks |
| Pelayanan | Bank Kalsel Syariah | 100 | 90,96 | 9096,00 |
| | Bank BRI Syariah | 100 | 110,04 | 11004,00 |
| | Total | 200 | | |

Test Statistics^a

| Pelayanan | |
|------------------------|----------|
| Mann-Whitney U | 4046,000 |
| Wilcoxon W | 9096,000 |
| Z | -2,367 |
| Asymp. Sig. (2-tailed) | ,018 |

a. Grouping Variable: Kelompok

Variabel Jaminan (*Assurance*) Bank Kalsel Syariah dengan Bank BRI Syariah

Ranks

| | Kelompok | N | Mean Rank | Sum of Ranks |
|-----------|---------------------|-----|-----------|--------------|
| Pelayanan | Bank Kalsel Syariah | 100 | 97,90 | 9789,50 |
| | Bank BRI Syariah | 100 | 103,11 | 10310,50 |
| | Total | 200 | | |

Test Statistics^a

| Pelayanan | |
|------------------------|----------|
| Mann-Whitney U | 4739,500 |
| Wilcoxon W | 9789,500 |
| Z | -,657 |
| Asymp. Sig. (2-tailed) | ,511 |

a. Grouping Variable: Kelompok

Variabel Perhatian (*Empathy*) Bank Kalsel Syariah dengan Bank BRI Syariah

Ranks

| | Kelompok | N | Mean Rank | Sum of Ranks |
|-----------|---------------------|-----|-----------|--------------|
| Pelayanan | Bank Kalsel Syariah | 100 | 95,52 | 9552,00 |
| | Bank BRI Syariah | 100 | 105,48 | 10548,00 |
| | Total | 200 | | |

Test Statistics^a

| Pelayanan | |
|------------------------|----------|
| Mann-Whitney U | 4502,000 |
| Wilcoxon W | 9552,000 |
| Z | -1,229 |
| Asymp. Sig. (2-tailed) | ,219 |

a. Grouping Variable: Kelompok

Variabel Bukti Fisik (*Tangibles*) Bank Kalsel Syariah dengan Bank BRI Syariah

Ranks

| | Kelompok | N | Mean Rank | Sum of Ranks |
|-----------|---------------------|-----|-----------|--------------|
| Pelayanan | Bank Kalsel Syariah | 100 | 81,73 | 8173,00 |
| | Bank BRI Syariah | 100 | 119,27 | 11927,00 |
| | Total | 200 | | |

Test Statistics^a

| Pelayanan | |
|------------------------|----------|
| Mann-Whitney U | 3123,000 |
| Wilcoxon W | 8173,000 |
| Z | -4,694 |
| Asymp. Sig. (2-tailed) | ,000 |

a. Grouping Variable: Kelompok

Variabel Pelayanan (X) Bank Kalsel Syariah dengan Bank BRI Syariah

Ranks

| | Kelompok | N | Mean Rank | Sum of Ranks |
|----------------|---------------------|-----|-----------|--------------|
| Hasil Kepuasan | Bank Kalsel Syariah | 100 | 88,70 | 8870,00 |
| | Bank BRI Syariah | 100 | 112,30 | 11230,00 |
| | Total | 200 | | |

Test Statistics^a

| Hasil Kepuasan | |
|------------------------|----------|
| Mann-Whitney U | 3820,000 |
| Wilcoxon W | 8870,000 |
| Z | -2,885 |
| Asymp. Sig. (2-tailed) | ,004 |

a. Grouping Variable: Kelompok

Tabel r untuk df = 1 -

| df = (N-2) | Tingkat signifikansi untuk uji satu arah | | | | |
|------------|--|--------|--------|--------|--------|
| | 0.05 | 0.025 | 0.01 | 0.005 | 0.0005 |
| | Tingkat signifikansi untuk uji dua arah | | | | |
| | 0.1 | 0.05 | 0.02 | 0.01 | 0.001 |
| 1 | 0.9877 | 0.9969 | 0.9995 | 0.9999 | 1.0000 |
| 2 | 0.9000 | 0.9500 | 0.9800 | 0.9900 | 0.9990 |
| 3 | 0.8054 | 0.8783 | 0.9343 | 0.9587 | 0.9911 |
| 4 | 0.7293 | 0.8114 | 0.8822 | 0.9172 | 0.9741 |
| 5 | 0.6694 | 0.7545 | 0.8329 | 0.8745 | 0.9509 |
| 6 | 0.6215 | 0.7067 | 0.7887 | 0.8343 | 0.9249 |
| 7 | 0.5822 | 0.6664 | 0.7498 | 0.7977 | 0.8983 |
| 8 | 0.5494 | 0.6319 | 0.7155 | 0.7646 | 0.8721 |
| 9 | 0.5214 | 0.6021 | 0.6851 | 0.7348 | 0.8470 |
| 10 | 0.4973 | 0.5760 | 0.6581 | 0.7079 | 0.8233 |
| 11 | 0.4762 | 0.5529 | 0.6339 | 0.6835 | 0.8010 |
| 12 | 0.4575 | 0.5324 | 0.6120 | 0.6614 | 0.7800 |
| 13 | 0.4409 | 0.5140 | 0.5923 | 0.6411 | 0.7604 |
| 14 | 0.4259 | 0.4973 | 0.5742 | 0.6226 | 0.7419 |
| 15 | 0.4124 | 0.4821 | 0.5577 | 0.6055 | 0.7247 |
| 16 | 0.4000 | 0.4683 | 0.5425 | 0.5897 | 0.7084 |
| 17 | 0.3887 | 0.4555 | 0.5285 | 0.5751 | 0.6932 |
| 18 | 0.3783 | 0.4438 | 0.5155 | 0.5614 | 0.6788 |
| 19 | 0.3687 | 0.4329 | 0.5034 | 0.5487 | 0.6652 |
| 20 | 0.3598 | 0.4227 | 0.4921 | 0.5368 | 0.6524 |
| 21 | 0.3515 | 0.4132 | 0.4815 | 0.5256 | 0.6402 |
| 22 | 0.3438 | 0.4044 | 0.4716 | 0.5151 | 0.6287 |
| 23 | 0.3365 | 0.3961 | 0.4622 | 0.5052 | 0.6178 |
| 24 | 0.3297 | 0.3882 | 0.4534 | 0.4958 | 0.6074 |
| 25 | 0.3233 | 0.3809 | 0.4451 | 0.4869 | 0.5974 |
| 26 | 0.3172 | 0.3739 | 0.4372 | 0.4785 | 0.5880 |
| 27 | 0.3115 | 0.3673 | 0.4297 | 0.4705 | 0.5790 |
| 28 | 0.3061 | 0.3610 | 0.4226 | 0.4629 | 0.5703 |
| 29 | 0.3009 | 0.3550 | 0.4158 | 0.4556 | 0.5620 |
| 30 | 0.2960 | 0.3494 | 0.4093 | 0.4487 | 0.5541 |
| 31 | 0.2913 | 0.3440 | 0.4032 | 0.4421 | 0.5465 |

| | | | | | |
|----|--------|--------|--------|--------|--------|
| 32 | 0.2869 | 0.3388 | 0.3972 | 0.4357 | 0.5392 |
| 33 | 0.2826 | 0.3338 | 0.3916 | 0.4296 | 0.5322 |
| 34 | 0.2785 | 0.3291 | 0.3862 | 0.4238 | 0.5254 |
| 35 | 0.2746 | 0.3246 | 0.3810 | 0.4182 | 0.5189 |
| 36 | 0.2709 | 0.3202 | 0.3760 | 0.4128 | 0.5126 |
| 37 | 0.2673 | 0.3160 | 0.3712 | 0.4076 | 0.5066 |
| 38 | 0.2638 | 0.3120 | 0.3665 | 0.4026 | 0.5007 |
| 39 | 0.2605 | 0.3081 | 0.3621 | 0.3978 | 0.4950 |
| 40 | 0.2573 | 0.3044 | 0.3578 | 0.3932 | 0.4896 |
| 41 | 0.2542 | 0.3008 | 0.3536 | 0.3887 | 0.4843 |
| 42 | 0.2512 | 0.2973 | 0.3496 | 0.3843 | 0.4791 |
| 43 | 0.2483 | 0.2940 | 0.3457 | 0.3801 | 0.4742 |
| 44 | 0.2455 | 0.2907 | 0.3420 | 0.3761 | 0.4694 |
| 45 | 0.2429 | 0.2876 | 0.3384 | 0.3721 | 0.4647 |
| 46 | 0.2403 | 0.2845 | 0.3348 | 0.3683 | 0.4601 |
| 47 | 0.2377 | 0.2816 | 0.3314 | 0.3646 | 0.4557 |
| 48 | 0.2353 | 0.2787 | 0.3281 | 0.3610 | 0.4514 |
| 49 | 0.2329 | 0.2759 | 0.3249 | 0.3575 | 0.4473 |
| 50 | 0.2306 | 0.2732 | 0.3218 | 0.3542 | 0.4432 |

Tabel r untuk df = 51 -

| df = (N-2) | Tingkat signifikansi untuk uji satu arah | | | | |
|------------|--|--------|--------|--------|--------|
| | 0.05 | 0.025 | 0.01 | 0.005 | 0.0005 |
| | Tingkat signifikansi untuk uji dua arah | | | | |
| | 0.1 | 0.05 | 0.02 | 0.01 | 0.001 |
| 51 | 0.2284 | 0.2706 | 0.3188 | 0.3509 | 0.4393 |
| 52 | 0.2262 | 0.2681 | 0.3158 | 0.3477 | 0.4354 |
| 53 | 0.2241 | 0.2656 | 0.3129 | 0.3445 | 0.4317 |
| 54 | 0.2221 | 0.2632 | 0.3102 | 0.3415 | 0.4280 |
| 55 | 0.2201 | 0.2609 | 0.3074 | 0.3385 | 0.4244 |
| 56 | 0.2181 | 0.2586 | 0.3048 | 0.3357 | 0.4210 |
| 57 | 0.2162 | 0.2564 | 0.3022 | 0.3328 | 0.4176 |
| 58 | 0.2144 | 0.2542 | 0.2997 | 0.3301 | 0.4143 |
| 59 | 0.2126 | 0.2521 | 0.2972 | 0.3274 | 0.4110 |
| 60 | 0.2108 | 0.2500 | 0.2948 | 0.3248 | 0.4079 |
| 61 | 0.2091 | 0.2480 | 0.2925 | 0.3223 | 0.4048 |
| 62 | 0.2075 | 0.2461 | 0.2902 | 0.3198 | 0.4018 |
| 63 | 0.2058 | 0.2441 | 0.2880 | 0.3173 | 0.3988 |
| 64 | 0.2042 | 0.2423 | 0.2858 | 0.3150 | 0.3959 |
| 65 | 0.2027 | 0.2404 | 0.2837 | 0.3126 | 0.3931 |
| 66 | 0.2012 | 0.2387 | 0.2816 | 0.3104 | 0.3903 |

| | | | | | |
|------------|--------|--------|--------|--------|--------|
| 67 | 0.1997 | 0.2369 | 0.2796 | 0.3081 | 0.3876 |
| 68 | 0.1982 | 0.2352 | 0.2776 | 0.3060 | 0.3850 |
| 69 | 0.1968 | 0.2335 | 0.2756 | 0.3038 | 0.3823 |
| 70 | 0.1954 | 0.2319 | 0.2737 | 0.3017 | 0.3798 |
| 71 | 0.1940 | 0.2303 | 0.2718 | 0.2997 | 0.3773 |
| 72 | 0.1927 | 0.2287 | 0.2700 | 0.2977 | 0.3748 |
| 73 | 0.1914 | 0.2272 | 0.2682 | 0.2957 | 0.3724 |
| 74 | 0.1901 | 0.2257 | 0.2664 | 0.2938 | 0.3701 |
| 75 | 0.1888 | 0.2242 | 0.2647 | 0.2919 | 0.3678 |
| 76 | 0.1876 | 0.2227 | 0.2630 | 0.2900 | 0.3655 |
| 77 | 0.1864 | 0.2213 | 0.2613 | 0.2882 | 0.3633 |
| 78 | 0.1852 | 0.2199 | 0.2597 | 0.2864 | 0.3611 |
| 79 | 0.1841 | 0.2185 | 0.2581 | 0.2847 | 0.3589 |
| 80 | 0.1829 | 0.2172 | 0.2565 | 0.2830 | 0.3568 |
| 81 | 0.1818 | 0.2159 | 0.2550 | 0.2813 | 0.3547 |
| 82 | 0.1807 | 0.2146 | 0.2535 | 0.2796 | 0.3527 |
| 83 | 0.1796 | 0.2133 | 0.2520 | 0.2780 | 0.3507 |
| 84 | 0.1786 | 0.2120 | 0.2505 | 0.2764 | 0.3487 |
| 85 | 0.1775 | 0.2108 | 0.2491 | 0.2748 | 0.3468 |
| 86 | 0.1765 | 0.2096 | 0.2477 | 0.2732 | 0.3449 |
| 87 | 0.1755 | 0.2084 | 0.2463 | 0.2717 | 0.3430 |
| 88 | 0.1745 | 0.2072 | 0.2449 | 0.2702 | 0.3412 |
| 89 | 0.1735 | 0.2061 | 0.2435 | 0.2687 | 0.3393 |
| 90 | 0.1726 | 0.2050 | 0.2422 | 0.2673 | 0.3375 |
| 91 | 0.1716 | 0.2039 | 0.2409 | 0.2659 | 0.3358 |
| 92 | 0.1707 | 0.2028 | 0.2396 | 0.2645 | 0.3341 |
| 93 | 0.1698 | 0.2017 | 0.2384 | 0.2631 | 0.3323 |
| 94 | 0.1689 | 0.2006 | 0.2371 | 0.2617 | 0.3307 |
| 95 | 0.1680 | 0.1996 | 0.2359 | 0.2604 | 0.3290 |
| 96 | 0.1671 | 0.1986 | 0.2347 | 0.2591 | 0.3274 |
| 97 | 0.1663 | 0.1975 | 0.2335 | 0.2578 | 0.3258 |
| 98 | 0.1654 | 0.1966 | 0.2324 | 0.2565 | 0.3242 |
| 99 | 0.1646 | 0.1956 | 0.2312 | 0.2552 | 0.3226 |
| 100 | 0.1638 | 0.1946 | 0.2301 | 0.2540 | 0.3211 |

DAFTAR RIWAYAT HIDUP

1. Nama Lengkap : Wahyu Ramadhan
2. Tempat Tanggal Lahir : Negara. 06 Maret 1997
3. Jenis Kelamin : Laki-laki
4. Alamat : Desa Paramaian Rt. 004 Rw.002 Kecamatan Daha Utara Kabupaten Hulu Sungai Selatan Provinsi Kalimantan Selatan
5. Agama : Islam
6. Status Perkawinan : Belum Kawin
7. Pendidikan
 - a. MIN Pandak Daun : 2004 - 2010
 - b. MTSN Pandak Daun : 2010 : 2013
 - c. MAN Negara : 2013 - 2016
8. Pengalaman Organisasi : HMJ Perbannkan Syariah
9. Orang Tua
 - Nama Ayah : Rahmat
 - Pekerjaan : Wiraswasta
 - Alamat : Desa Paramaian Rt. 004 Rw.002 Kecamatan Daha Utara Kabupaten Hulu Sungai Selatan Provinsi Kalimantan Selatan
 - Nama Ibu : Musmirati
 - Pekerjaan : Ibu Rumah Tangga
 - Desa Paramaian Rt. 004 Rw.002 Kecamatan Daha Utara Kabupaten Hulu Sungai Selatan Provinsi Kalimantan Selatan
10. Anak : Ke-4 dari 5 Bersaudara

Banjarmasin, 06 Januari 2022

Penulis,



Wahyu Ramadhan



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e-mail: febimail@uin-antasari.ac.id, website: febi.uin-antasari.ac.id

PENETAPAN JUDUL DAN PEMBIMBING SKRIPSI

Nomor : 1765/Un.14/III.5/PP.00.9/04/2021

Setelah kami mempelajari dan diadakan perbaikan seperlunya atas rencana penelitian Saudara (i):

Nama : Wahyu Ramadhan
NIM : 1601160429
Program Studi : S.1 / Ekonomi Syariah
Judul : Studi Komparatif Mengenai Tingkat Kepuasan Mahasiswa Universitas Islam Negeri Antasari Banjarmasin Terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT) di Bank Kalsel Syariah dengan Bank BRI Syariah

Kami dapat menyetujui rencana penelitian (proposal) tersebut. Sebagai pembimbing kami tetapkan sebagai berikut:

Dosen Pembimbing Skripsi : H. Badrian, S.Ag., M.Ag.

Saudara (i) diharapkan segera melakukan konsultasi dengan Dosen Pembimbing Skripsi guna mendapatkan arahan dalam rangka persiapan pembuatan skripsi selanjutnya.

Demikian penetapan ini dibuat untuk diketahui dan dilaksanakan dengan semestinya.

Banjarmasin, 12 April 2021

Dekan



Dr. H. Fathurrahman Azhari, M.H.I
NIP. 19600609 198803 1 003

Tembusan :

1. Rektor UIN Antasari (sebagai laporan);
2. Dosen Pembimbing;
3. Mahasiswa (i) ybs;
4. Arsip.



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e-mail: febi@uin-antasari.ac.id / febi.uinantasari@gmail.com website: www.febi.uin.antasari.ac.id

Banjarmasin, 10 Mei 2021

Nomor : B-123/Un.14/III.5/PS.S1/PP.00.9/05/2021
Lampiran : Satu berkas
Hal : Penetapan Waktu Ujian
Proposal Skripsi

Kepada
Yth. Wahyu Ramadhan / 1601160429
Mahasiswa/i Jurusan S1 Perbankan Syariah
Fakultas Ekonomi dan Bisnis Islam UIN Antasari
Banjarmasin

Assalamu'alaikum wr. wb.

Berdasarkan Surat permohonan Saudara pada tanggal 28 April 2021 dan Penetapan Pengujian Eksternal oleh Biro Skripsi, maka dengan ini ditetapkan Ujian Proposal Skripsi atas nama:

| | |
|------------|---|
| Nama / NIM | : Wahyu Ramadhan / 1601160429 |
| Jurusan | : Perbankan Syariah |
| Judul | : Studi Komparatif Mengenai Kepuasan Mahasiswa Universitas Islam Negeri Antasari Banjarmasin terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT) di Bank Kalsel Syariah dengan Bank BRI Syariah |

pada:

| | |
|--------------|---------------------|
| Hari/Tanggal | : Senin, 10/05/2021 |
| Waktu | : 08.00 - 08.45 |
| Tempat/Media | : Daring |

dengan susunan tim pengujian sebagai berikut:

| | |
|-------------------------|------------------------|
| Ketua/Anggota Pengujian | : H. Badrian, M.Ag. |
| Anggota Pengujian | : H. Abdul Gafur, M.A. |
| Notulen | : Adi Hatim, MH |

Demikian surat penetapan ini dibuat untuk dilaksanakan sebagaimana mestinya.

Wassalamu'alaikum wr. wb.

Ketua Jurusan Perbankan Syariah

Haris Faulid, Asnawi

Tembusan:

- Yth. 1. Ketua/Anggota Pengujian
- 2. Anggota Pengujian
- 3. Notulen

-Arsip

Catatan:

Diharap pelaksanaan ujian tepat waktu untuk menghindari tertundanya ujian-ujian berikutnya



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**BERITA ACARA UJIAN PROPOSAL
FAKULTAS EKONOMI DAN BISNIS ISLAM
UIN ANTASARI BANJARMASIN
(Program Studi Perbankan Syariah)**

Pada hari ini Senin, tanggal 10 Mei 2021 secara daring telah dilaksanakan ujian proposal skripsi atas nama:

Nama / NIM : Wahyu Ramadhan /1601160429
Jurusan : Perbankan Syariah
Judul : Studi Komparatif mengenai Kepuasan Mahasiswa Universitas Islam Negeri Antasari Banjarmasin terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT) di Bank Kalsel Syariah dengan Bank BRI Syariah

Dengan susunan tim Penguji sebagai berikut:

Ketua Penguji : H. Badrian, M. Ag.
Anggota Penguji : H. Abdul Gafur, Lc., M. A.
Notulen : Adi Hatim, M. H.

Hasil Ujian Proposal Skripsi dinyatakan :

~~diterima~~/diterima dengan perbaikan/ ~~ditolak~~*

Catatan pelaksanaan ujian proposal:

Ujian proposal berjalan dengan lancar.

Catatan perbaikan dapat dilihat pada notulensi ujian proposal.

Banjarmasin, 10 Mei 2021

1 Ketua Penguji

H. Badrian, M. Ag.

2 Anggota Penguji

H. Abdul Gafur, Lc., M. A.

3 Notulen

Adi Hatim, M. H.



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e-mail: info@uin-antasari.ac.id / website: www.feb.uin-antasari.ac.id

Nomor : 4373/Un.14/III.5/PP.00.9/10/2021 27 Oktober 2021
Sifat : Biasa
Lamp : -
Hal : Permohonan Izin Riset

Yth. Rektor Universitas Islam Negeri Antasari Banjarmasin

Dekan Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Antasari menerangkan dengan sebenarnya bahwa:

Nama : Wahyu Ramadhan
NIM : 1601160429
Tempat Tanggal Lahir : Negara, 06 Maret 1997
Semester/Jurusan : XI / Perbankan Syariah
Tahun Akademik : 2021/2022
Alamat : Jl. Kayu Tangi Cendana I Banjarmasin

dan yang bersangkutan akan mengadakan riset dalam rangka penyusunan Skripsi selama 2 Bulan dari tanggal 27 Oktober s.d 27 Desember 2021 dengan judul :

Studi Komparatif Mengenai Keputusan Mahasiswa Universitas Islam Negeri Antasari Banjarmasin terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT) di Bank Kalsel Syariah dengan Bank BRI Syariah.

Sehubungan dengan hal di atas, mohon kepada Bapak/Ibu berkenan memberikan izin kepada mahasiswa (i) tersebut untuk melaksanakan riset di unit kerja yang Bapak/Ibu pimpin.

Demikian surat ini disampaikan atas perhatian dan kerjasamanya diucapkan terima kasih.

A.n Dekan,
Wakil Dekan Bidang Akademik
dan Kelembagaan,





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Jalan Jenderal Ahmad Yani Km 4,5 Banjarmasin
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SURAT KETERANGAN

Nomor : B.01/Un.14/II.1/TL.00/01/2021

Rektor Universitas Islam Negeri Antasari Banjarmasin dengan ini menerangkan bahwa mahasiswa tersebut di bawah ini :

N a m a : Wahyu Ramadhan
NIM : 1601160429
Fakultas : Ekonomi dan Bisnis Islam
Prodi : Perbankan Syariah

telah selesai melaksanakan riset/penelitian dalam rangka penyusunan skripsi yang berjudul : **"Studi Komparatif Mengenai Tingkat Kepuasan Mahasiswa Universitas Islam Negeri Antasari Banjarmasin terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT) di Bank Kalsel Syariah dengan Bank BRI Syariah."** terhitung mulai tanggal tanggal 27 Oktober 2021 sampai dengan 27 Desember 2021.

Keterangan ini dikeluarkan sesuai dengan izin yang diberikan kepada yang bersangkutan sebagaimana yang tertuang dalam surat Rektor UIN Antasari Banjarmasin Nomor : B.29/Un.14/II.1/TL.00/11/2021 tanggal 10 Nopember 2021.

Demikian surat keterangan ini diberikan, untuk dipergunakan sebagaimana mestinya.

Banjarmasin, 10 Januari 2022.

a.n. Rektor

Kepala Biro AAKK

u.b. Kabag Akademik dan Kemahasiswaan,

Masri, S.Ag, M.Pd
NIP. 197811101997031002 /



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SURAT KETERANGAN LULUS UJIAN KOMPREHENSIF

Nomor: B-4411/Un.14/III.5/PP.01.1/10/2021

Dekan Fakultas Ekonomi dan Bisnis Islam UIN Antasari menerangkan bahwa mahasiswa yang tersebut di bawah ini:

Nama : WAHYU RAMADHAN

NIM : 1601160429

Jurusan : PERBANKAN SYARIAH

Telah **LULUS** dalam menempuh ujian komprehensif dengan nilai akhir : **79 (B+)**, bobot: 3,5 (**MEMUASKAN**).

Demikian keterangan ini dibuat agar dapat dipergunakan sebagaimana mestinya.

Banjarmasin, 29 Oktober 2021

Dekan,



Fathurrahman Azhari



**KEMENTERIAN AGAMA RI
FAKULTAS EKONOMI DAN BISNIS ISLAM
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN**

Sertifikat

Nomor : B-45/ Un.14/III.5/PP.01.1/01/2021

Dekan Fakultas Ekonomi dan Bisnis Islam
Universitas Islam Negeri Antasari Banjarmasin menerangkan bahwa:

Wahyu Ramadhan

NIM: 1601160429

Kelahiran Negara, 06 Oktober 1997

Telah mengikuti

Tes Kompetensi Baca Tulis Al-Qur'an

Yang dilaksanakan Fakultas Ekonomi dan Bisnis Islam

Universitas Islam Negeri Antasari Banjarmasin dengan Predikat :

BAIK

Banjarmasin, 5 Januari 2021

Dekan,



Wahyurrahman Azhari, M.H.I.
NIP. 19600609 198803 1 003



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Telp. (0511) 6783434/6777955 Banjarmasin 70235
e-mail: tebama@uin-antasari.ac.id tebma.uin-antasari.ac.id website: www.tebi.uin-antasari.ac.id

SURAT KETERANGAN

No : 3002 /Un.14/III.5/PP.00.9/09/2019

Dekan Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Antasari Banjarmasin dengan ini menerangkan bahwa mahasiswa/i yang identitasnya tersebut di bawah ini:

| | |
|----------------|---------------------|
| Nama | : Wahyu Ramadhan |
| NIM | : 1601160429 |
| Jurusan | : Perbankan Syariah |
| Semester | : 7 |
| Tahun Akademik | : 2019/2020 |

telah memenuhi 78 Satuan Kredit Kegiatan ekstra Kurikuler (SKK),

Demikian Surat Keterangan ini diberikan, untuk dapat dipergunakan sebagaimana mestinya.

Banjarmasin, 2 September 2019

Dekan,

Fathurrahman Azhari ↓



KEMENTERIAN AGAMA REPUBLIK INDONESIA
 UNIVERSITAS ISLAM NEGERI
 ANTASARI BANJARMASIN
 FAKULTAS EKONOMI DAN BISNIS ISLAM
 Jalan A. Yani Km. 4.5 Banjarmasin 70235

Telepon (0511) 8777063 e-mail: informasi@uinanantasari.ac.id uinanantasari@gmail.com website: www.febli.uin-antasari.ac.id

Nama/NIM : WAHYU RAMADHAN / 1601160429

Form Penilaian Mandiri Transkrip SKK UIN Antasari

| No | Jenis Kegiatan | Tingkat | | | | Nilai | Presentasi |
|--------|--|---------|------|-------------|-----------|-------|------------|
| | | Inter. | Nas. | Lokal/Inst. | Nat./Int. | | |
| 1 | Keagamaan (minimal 30 %) | | | | | | |
| | - Perayaan Hari Besar Islam | | | | | | |
| | - Perayaan Hari Besar Nasional | | | | | | |
| | - Pemetaan, penyuluhan, dan Dakwah Islam | | | | | | |
| | - Pelat. Praktek Keagamaan | | | | | | |
| | - Pendidikan Ketadaran Kebangsaan | | | 1 | | 2,5 | |
| 2 | Akademik dan Keilmuan (minimal 30 %) | | | | | | |
| | - Kegiatan ilmiah (diskusi, seminar, dan lokakarya) | | 1 | | 1 | 14 | |
| | - Pelatihan Akademik | | | | 1 | 2 | |
| | - Penelitian | | | | | | |
| | - Lomba Karya Ilmiah | | | | | | |
| | - Publikasi Karya Ilmiah | | | | | | |
| 3 | Keorganisasian dan Pengabdian Masyarakat (maks. 20 %) | | | | | | |
| | - Kepengurusan di organisasi intra atau ekstra kampus | | | | | | |
| | - Keikutsertaan di organisasi | | | | 1 | 3 | |
| | - Pelatihan Keorganisasian | | | | | | |
| | - Keikutsertaan di pengabdian masyarakat | | | | | | |
| | - Pelatihan Pengabdian Masyarakat | | | | | | |
| 4 | Bakat Minat dan Kewirausahaan (maks. 20 %) | | | | | | |
| | - Pelatihan Bakat dan Minat dan Kewirausahaan | | | | 1 | 2 | |
| | - Magang Kewirausahaan | | 1 | | 1 | 17 | |
| | - Keikutsertaan dalam kegiatan pengembangan bakat Minat (olah raga dan seni) | | | | 3 | 8 | |
| | - Keikutsertaan dalam lomba olah raga dan seni | | | 1 | 1 | 7 | |
| | - Publikasi atau Pamoran seni | | | | | | |
| Jumlah | | | | | | 28 | |

Dosen Penasehat,

H. Badrian, S.Ag., M.Ag.

Banjarmasin, 27 Agustus 2019
 a.n. Dekan,
 Wakil Dekan
 Bidang Akademik dan Kerjasama,

 Dr. Muliyaningsih, S.Ag., MA.

PERNYATAAN KEASLIAN TULISAN

Saya yang bertanda tangan di bawah ini:

Nama : Wahyu Raamadhan
NIM : 1601160429
Tempat/Tgl Lahir : Negara, 06 Maret 1997
Jurusan : Perbankan Syariah
Fakultas : Ekonomi dan Bisnis Islam UIN Antasari
Banjarmasin

Menyatakan dengan sebenarnya bahwa skripsi yang saya tulis ini benar-benar merupakan karya saya sendiri, bukan merupakan pengambilalihan tulisan atau pikiran orang lain yang saya akui sebagai tulisan atau pikiran saya. Jika di kemudian hari terbukti ini merupakan duplikat, tiruan, plagiat atau dibuat oleh orang lain secara keseluruhan atau sebagian besar, maka skripsi dan gelar yang diperoleh karenanya batal demi hukum.

Banjarmasin, 05 Januari 2022

Yang membuat pertanyaan,

Tanda tangan



Wahyu Ramadhan



**KEMENTERIAN AGAMA
UNIVERSITAS ISLAM NEGERI ANTASARI**

Jl. Ahmad Yani Km 4.5 Telp (0511) 3252623 Fax (0511) 3254344 Banjarmasin

<http://www.uin-antasari.ac.id>

Lampiran Surat : 26
 Nomor :/Un.14/1.5/PP.00.9/...../20.....
 Tanggal : 07 Januari 2022

TRANSKRIP NILAI SEMENTARA

Nama : WAHYU RAMADHAN
 NIM : 1601160429
 Fakultas : EKONOMI DAN BISNIS ISLAM
 Program Studi : S1 - PERBANKAN SYARIAH

| Kode MK | Mata Kuliah | SKS | Nilai | | SKS X BOBOT |
|---------|------------------------------------|-----|-------|-------|-------------|
| | | | Huruf | Angka | |
| KEI0012 | PENGANTAR ILMU EKONOMI | 3 | B | 3 | 9 |
| KEI0008 | SEJARAH PERADABAN ISLAM | 3 | B | 3 | 9 |
| KEI0011 | DASAR-DASAR EKONOMI ISLAM | 2 | B+ | 3,5 | 7 |
| INS0006 | Bahasa Inggris A | 0 | B | 3 | 0 |
| KEI0002 | ULUMUL HADITS | 3 | B | 3 | 9 |
| INS0007 | Bahasa Arab A | 0 | A | 3,75 | 0 |
| KEI0001 | ULUMUL QURAN | 3 | A+ | 4 | 12 |
| INS0008 | PENGANTAR FILSAFAT | 2 | B | 3 | 6 |
| INS0003 | PENGANTAR STUDI ISLAM | 2 | A+ | 4 | 8 |
| INS0001 | PANCASILA | 2 | A | 3,75 | 7,5 |
| KEI0009 | AKHLAK TASAWUF | 2 | A | 3,75 | 7,5 |
| KEI0003 | USHUL FIKIH | 2 | A | 3,75 | 7,5 |
| KEI0004 | FIKIH | 3 | A | 3,75 | 11,25 |
| INS0006 | Bahasa Inggris B | 0 | B | 3 | 0 |
| KEI0013 | PENGANTAR KEUANGAN ISLAM | 3 | B+ | 3,5 | 10,5 |
| PSY2601 | TEORI EKONOMI MIKRO | 3 | A | 3,75 | 11,25 |
| PSY2602 | HADIS-HADIS EKONOMI | 3 | A | 3,75 | 11,25 |
| PSY2614 | PENGANTAR MANAJEMEN | 2 | C+ | 2,5 | 5 |
| INS0005 | BAHASA INDONESIA | 2 | B | 3 | 6 |
| INS0007 | Bahasa Arab B | 0 | B+ | 3,5 | 0 |
| INS0002 | KEWARGANEGARAAN | 2 | A | 3,75 | 7,5 |
| PSY3620 | DASAR-DASAR PERBANKAN SYARIAH | 2 | B+ | 3,5 | 7 |
| PSY3603 | USHUL FIKIH KEUANGAN SYARIAH | 3 | A | 3,75 | 11,25 |
| PSY3633 | KOMPUTER BISNIS | 2 | A | 3,75 | 7,5 |
| PSY3611 | AKUNTANSI DASAR | 3 | A | 3,75 | 11,25 |
| PSY3607 | MATEMATIKA PERBANKAN | 3 | B+ | 3,5 | 10,5 |
| KEI0007 | SEJARAH PEMIKIRAN EKONOMI ISLAM | 2 | A | 3,75 | 7,5 |
| KEI0005 | FIKIH MUAMALAT | 2 | B+ | 3,5 | 7 |
| INS0004 | ILMU ALAMIAH DASAR | 2 | A | 3,75 | 7,5 |
| PSY3605 | EKONOMI MIKRO ISLAM | 3 | B+ | 3,5 | 10,5 |
| KEI0006 | ILMU TAUHID | 2 | A+ | 4 | 8 |
| PSY4606 | EKONOMI MAKRO ISLAM | 3 | A | 3,75 | 11,25 |
| PSY4608 | STATISTIKA EKONOMI DAN BISNIS I | 2 | B | 3 | 6 |
| PSY4616 | MANAJEMEN RISIKO | 2 | B+ | 3,5 | 7 |
| PSY4622 | PRODUK DANA DAN JASA PERBANKAN | 2 | A | 3,75 | 7,5 |
| PSY4604 | FIKIH MUAMALAT KONTEMPORER | 3 | A | 3,75 | 11,25 |
| PSY4621 | OPERASIONAL BANK SYARIAH | 3 | A | 3,75 | 11,25 |
| KEI0015 | INTERPERSONAL SKILL | 2 | A | 3,75 | 7,5 |
| PSY4612 | AKUNTANSI SYARIAH I | 2 | A | 3,75 | 7,5 |
| PSY4615 | MANAJEMEN PEMBIAYAAN | 2 | A | 3,75 | 7,5 |
| PSY4618 | MANAJEMEN PEMASARAN | 3 | B+ | 3,5 | 10,5 |
| PSY5623 | PASAR UANG DAN PASAR MODAL SYARIAH | 2 | B+ | 3,5 | 7 |
| PSY5627 | ANALISIS KINERJA BANK | 3 | A | 3,75 | 11,25 |

Firefox

https://siakad.uin-antasari.ac.id/admin/transkripnilai/print?nim=160

| Kode MK | Mata Kuliah | SKS | Nilai | | SKS X BOBOT |
|---------------|--------------------------------------|------------|-------|-------|---------------|
| | | | Huruf | Angka | |
| PSY5613 | AKUNTANSI SYARIAH II | 2 | B | 3 | 6 |
| PSY5630 | HUKUM PERIKATAN | 2 | A | 3.75 | 7.5 |
| PSY5619 | MANAJEMEN SDM | 2 | A | 3.75 | 7.5 |
| PSY5609 | STATISTIKA EKONOMI DAN BISNIS II | 3 | B+ | 3.5 | 10.5 |
| PSY5617 | STANDAR LAYANAN | 2 | C+ | 2.5 | 5 |
| PSY5624 | PRAKTIK OPERASIONAL BANK SYARIAH | 2 | A | 3.75 | 7.5 |
| KEI0010 | KETERAMPILAN IBADAH | 2 | B+ | 3.5 | 7 |
| PSY5629 | HUKUM DAN REGULASI PERBANKAN SYARIAH | 2 | A | 3.75 | 7.5 |
| KEI0014 | FILSAFAT ILMU | 2 | A | 3.75 | 7.5 |
| PSY6625 | Pengelolaan Aset | 2 | B | 3 | 6 |
| PSY6635 | Praktik kerja/magang | 3 | A | 3.75 | 11.25 |
| PSY6626 | Zakat dan Perpajakan | 2 | A | 3.75 | 7.5 |
| PSY6632 | Perencanaan Bisnis Bank | 2 | A | 3.75 | 7.5 |
| PSY6610 | Metodologi Penelitian | 3 | A | 3.75 | 11.25 |
| PSY6628 | Audit dan Pengawasan Syariah | 3 | B+ | 3.5 | 10.5 |
| PSY6636 | Bancassurance* | 2 | A | 3.75 | 7.5 |
| PSY6631 | Organisasi Bank dan Kepemimpinan | 2 | A | 3.75 | 7.5 |
| PSY6634 | Teknologi Informasi | 2 | A+ | 4 | 8 |
| INS0009 | IKN | 4 | A+ | 4 | 16 |
| JUMLAH | | 139 | | | 497.75 |

$$\text{IPK} = \frac{\text{SKS} \times \text{BOBOT}}{\text{SKS}} = 3.58$$

Banjarmasin, 07 Januari 2022

a.n. Rektor
 Kepala Biro AAKK,
 u.b. Kepala Bagian Akademik dan Kemahasiswaan,



MASRI, S.Ag., M.Pd.
 NIP. 19701010-1997031 002



KEMENTERIAN AGAMA REPUBLIK INDONESIA
 UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
 FAKULTAS EKONOMI DAN BISNIS ISLAM
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 Telepon (0511) 6777663
 e-mail: febimail@uin-antasari.ac.id/website: www.febi.uin-antasari.ac.id

CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Wahyu Ramadhan
 NIM : 1601160429
 Jurusan : Perbankan Syariah
 Judul Skripsi : Studi Komparatif Mengenai Tingkat Kepuasan
 Mahasiswa Universitas Islam Negeri Antasari Banjarmasin
 Terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT)
 di Bank Kalsel Syariah dengan Bank BRI Syariah
 Dosen Pembimbing : H. Badrian, S. Ag, M. Ag.

| CATATAN PEMBIMBING | |
|---|---------------------------------|
| 1. | Perbaiki Indikator |
| 2. | Perbaiki Penelitian Kauntitatif |
| 14 Juni 2021  H. Badrian, S. Ag, M. Ag. | |

Catatan:

- a. Setiap Konsultasi lembaran catatan ini harus dibawa untuk diisi oleh Pembimbing.
- b. Konsultasi berikutnya harus membawa lembaran serupa yang masih kosong (lembaran ini dapat dicopy).



KEMENTERIAN AGAMA REPUBLIK INDONESIA

UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN

FAKULTAS EKONOMI DAN BISNIS ISLAM

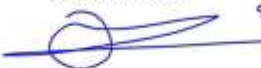
Jalan A. Yani Km. 4.5 Banjarmasin 70235

Telepon (0511) 6777663

e-mail: febimail@uin-antasari.ac.id/website: www.febi.uin-antasari.ac.id

CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Wahyu Ramadhan
 NIM : 1601160429
 Jurusan : Perbankan Syariah
 Judul Skripsi : Studi Komparatif Mengenai Tingkat Kepuasan
 Mahasiswa Universitas Islam Negeri Antasari Banjarmasin
 Terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT)
 di Bank Kalsel Syariah dengan Bank BRI Syariah
 Dosen Pembimbing : H. Badrian, S. Ag, M. Ag.

| CATATAN PEMBIMBING | |
|---|--|
| 1. | Pergantian metode penelitian dari mixed methods ke kuantitatif |
| 2. | Perbaiki Teori Bab II |
| 18 Juni 2021  H. Badrian, S. Ag, M. Ag. | |

Catatan:

- a. Setiap Konsultasi lembaran catatan ini harus dibawa untuk diisi oleh Pembimbing.
- b. Konsultasi berikutnya harus membawa lembaran serupa yang masih kosong (lembaran ini dapat dicopy).



KEMENTERIAN AGAMA REPUBLIK INDONESIA

UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN

FAKULTAS EKONOMI DAN BISNIS ISLAM

Jalan A. Yani Km. 4.5 Banjarmasin 70235

Telepon (0511) 6777663

e-mail: febimail@uin-antasari.ac.id/website: www.febi.uin-antasari.ac.id

CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Wahyu Ramadhan
 NIM : 1601160429
 Jurusan : Perbankan Syariah
 Judul Skripsi : Studi Komparatif Mengenai Tingkat Kepuasan
 Mahasiswa Universitas Islam Negeri Antasari Banjarmasin
 Terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT)
 di Bank Kalsel Syariah dengan Bank BRI Syariah
 Dosen Pembimbing : H. Badrian, S. Ag, M. Ag.

| CATATAN PEMBIMBING | |
|---|---|
| 1. | Perbaiki Bab II teori tentang item angket (kuesioner) |
| 24 Juni 2021  H. Badrian, S. Ag, M. Ag. | |

Catatan:

- a. Setiap Konsultasi lembaran catatan ini harus dibawa untuk diisi oleh Pembimbing.
- b. Konsultasi berikutnya harus membawa lembaran serupa yang masih kosong (lembaran ini dapat dicopy).



KEMENTERIAN AGAMA REPUBLIK INDONESIA
 UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
 FAKULTAS EKONOMI DAN BISNIS ISLAM
 Jalan A. Yani Km. 4.5 Banjarmasin 70235
 Telepon (0511) 6777663
 e-mail: febimail@uin-antasari.ac.id/website: www.febi.uin-antasari.ac.id

CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Wahyu Ramadhan
 NIM : 1601160429
 Jurusan : Perbankan Syariah
 Judul Skripsi : Studi Komparatif Mengenai Tingkat Kepuasan
 Mahasiswa Universitas Islam Negeri Antasari Banjarmasin
 Terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT)
 di Bank Kalsel Syariah dengan Bank BRI Syariah
 Dosen Pembimbing : H. Badrian, S. Ag, M. Ag.

| CATATAN PEMBIMBING | |
|--|--|
| 1. | Perbaiki Kuesioner sesuaikan dengan referensi jurnal |
| <p>1 Desember 2021</p>  <p>H. Badrian, S. Ag, M. Ag.</p> | |

Catatan:

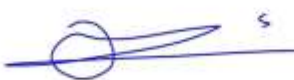
- a. Setiap Konsultasi lembaran catatan ini harus dibawa untuk diisi oleh Pembimbing.
- b. Konsultasi berikutnya harus membawa lembaran serupa yang masih kosong (lembaran ini dapat dicopy).



KEMENTERIAN AGAMA REPUBLIK INDONESIA
 UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
 FAKULTAS EKONOMI DAN BISNIS ISLAM
 Jalan A. Yani Km. 4.5 Banjarmasin 70235
 Telepon (0511) 6777663
 e-mail: febimail@uin-antasari.ac.id/website: www.febi.uin-antasari.ac.id

CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Wahyu Ramadhan
 NIM : 1601160429
 Jurusan : Perbankan Syariah
 Judul Skripsi : Studi Komparatif Mengenai Tingkat Kepuasan
 Mahasiswa Universitas Islam Negeri Antasari Banjarmasin
 Terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT)
 di Bank Kalsel Syariah dengan Bank BRI Syariah
 Dosen Pembimbing : H. Badrian, S. Ag, M. Ag.

| CATATAN PEMBIMBING | |
|---|---|
| 1. | Perbaiki item kuesioner Variabel Kepuasan (Y) |
| 2. | Perbaiki Penulisan kuesioner |
| 3. | Perbaiki Kuesioner dipisah antara Bank Kalsel dengan Bank BRI Syariah |
| <p>6 Desember 2021</p>  <p>H. Badrian, S. Ag, M. Ag</p> | |

Catatan:


- a. Setiap Konsultasi lembaran catatan ini harus dibawa
- b. Konsultasi berikutnya harus membawa lembaran serupa yang masih kosong (lembaran ini dapat dicopy).



KEMENTERIAN AGAMA REPUBLIK INDONESIA
 UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
 FAKULTAS EKONOMI DAN BISNIS ISLAM
 Jalan A. Yani Km. 4.5 Banjarmasin 70235
 Telepon (0511) 6777663
 e-mail: febimail@uin-antasari.ac.id/website: www.febi.uin-antasari.ac.id

CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Wahyu Ramadhan
 NIM : 1601160429
 Jurusan : Perbankan Syariah
 Judul Skripsi : Studi Komparatif Mengenai Tingkat Kepuasan
 Mahasiswa Universitas Islam Negeri Antasari Banjarmasin
 Terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT)
 di Bank Kalsel Syariah dengan Bank BRI Syariah
 Dosen Pembimbing : H. Badrian, S. Ag, M. Ag.

| CATATAN PEMBIMBING | |
|--------------------|--|
| 1. | Selesaikan Abstrak sampai Daftar Pustaka |
| 2. | Perbaiki Penulisan Bab IV menjadi |
| | A. Penyajian Data |
| | 1. Gambaran |
| | B. Analisis Data |
| | 1. Hasil Uji Instrumen |
| | a |
| 3. | Perbaiki penulisan dan lihat pedoman |
| | 7 Desember 2021 |
| |  |
| | H. Badrian, S. Ag, M. Ag |

Catatan:

- a. Setiap Konsultasi lembaran catatan ini harus dibawa untuk diisi oleh Pembimbing.
- b. Konsultasi berikutnya harus membawa lembaran serupa yang masih



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Banjarmasin 70235 Telepon (0511) 6777 955, e-mail: febimail@uin-antasari.ac.id/
uin-antasari.ac.id/ febi.uinantasari@gmail.com, website: febi.uin-antasari.ac.id

PENETAPAN BEBAS PLAGIASI

Nomor : 85 /Un. 14/III.5/PP.00.9/1/2022

Memperhatikan surat permohonan Saudara (i) dan hasil Rapat Tim Pemeriksa Plagiasi Tugas Akhir/ Skripsi Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Antasari Banjarmasin, maka kami dapat memberikan Surat Keterangan Bebas Plagiasi skripsi atas nama Saudara (i):

| | |
|---------------|---|
| Nama | : Wahyu Ramadhan |
| NIM | : 1601160429 |
| Program Studi | : S1 Perbankan Syariah |
| Judul Skripsi | : Studi Komparatif Mengenai Tingkat Kepuasan Mahasiswa Universitas Islam Negeri Antasari Banjarmasin Terhadap Pelayanan Pembayaran Uang Kuliah Tunggal (UKT) di Bank Kalsel Syariah dengan Bank BRI Syariah |

Dengan demikian, skripsi Saudara (i) dinyatakan:

BEBAS PLAGIASI
Dengan Persentase Indikasi Plagiat : 20 %

Demikian penetapan ini dibuat untuk diketahui dan dilaksanakan dengan semestinya.

Banjarmasin, 7 Januari 2022
Dekan



Dr. H. Sukarni, M.Ag.
NIP. 19630417 199102 1 001