

**L
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Lampiran 1

Kuesioner penelitian

Assalamu'alaikum Wr.Wb

Dalam rangka menyelesaikan tugas akhir skripsi, saya bermaksud mengadakan penelitian dengan judul "**Faktor-Faktor Yang Mempengaruhi Kredit Macet Pada Koperasi Masamba Abadi Cabang Bone-Bone**"

Berkaitan dengan hal tersebut, saya memohon bantuan Bapak/Ibu untuk bersedia mengisi setiap pernyataan yang terdapat diangket penelitian ini dengan baik.

Atas Perhatian dan bantuan Bapak/Ibu dalam mengisi angket ini saya ucapkan terima kasih.

Billahi Fii Sabilil Haq, Fastabiqul Khoirot

Hormat saya,
Peneliti

Mahrur M. Padandi

KUESIONER PENELITIAN
Faktor-Faktor Yang Mempengaruhi Kredit Macet Pada
Koperasi Masamba Abadi Cabang Bone-Bone

A. IDENTITAS RESPONDEN

1. Nama :
2. Jenis kelamin : Laki-laki perempuan
3. Pendidikan terakhir : SMP
 SMA
 SI
4. Usia : 20-30 tahun
 30-40 tahun
 40 Lebih
5. Pekerjaan : Jual Campuran
 Buruh
 Nelayan
 Petani
6. Masa Pengambilan : 1 Tahun
 2 Tahun
 3 Tahun Lebih

B. PETUJUK PENGISIAN

Berilah tanda centang () pada kolom penelitian sesuai pilihan anda !

Sangat Setuju (SS) = 5

Setuju (S) = 4

Kurang Setuju (KS) = 3

Tidak Setuju (TS) = 2

Sangat Tidak Setuju (STS) = 1

C. PERTANYAAN

Tingkat Bunga (X1)

| NO | PERNYATAAN | SS | S | KS | TS | STS |
|----|---|----|---|----|----|-----|
| 1 | Tingkat Bunga memberikan kualitas jaminan kredit | | | | | |
| 2 | Tingkat Bunga menghambat produk kompetitif | | | | | |
| 3 | Tingkat Bunga mempengaruhi jaminan pihak ke tiga | | | | | |
| 4 | Tingkat bunga mempengaruhi karakter nasabah | | | | | |
| 5 | Tingkat bunga yang diberikan oleh Koperasi Masamba Abadi Cabang Bone-Bone cukup terjangkau oleh masyarakat | | | | | |
| 6 | Koperasi Masamba Abadi Cabang Bone-Bone memberikan tingkat bunga kepada nasabah yang mengambil kredit | | | | | |
| 7 | Jika dibandingkan dengan lembaga keuangan lain, suku bunga kredit di Koperasi Masamba Abadi Cabang Bone-Bone cenderung lebih rendah | | | | | |

Karakter nasabah (X2)

| NO | PERNYATAAN | SS | S | KS | TS | STS |
|----|---|----|---|----|----|-----|
| 1 | Perhatian dapat mempengaruhi karakter nasabah dalam melunaskan kreditnya | | | | | |
| 2 | Rasa peduli nasabah terhadap pinjaman kreditnya merupakan salah satu bagian dari karakter nasabah | | | | | |
| 3 | Nasabah yang berkarakter baik, dapat diberikan toleransi atas pinjaman kreditnya | | | | | |
| 4 | Apabila karakter nasabah baik, maka pihak Koperasi Masamba Abadi cabang Bone-Bone, akan memberikan pinjaman kepada calon nasabah | | | | | |
| 5 | Apabila karakter nasabah tidak terpuji maka Koperasi Masamba Abadi Cabang Bone-Bone tidak memberikan pinjaman kredit kepada calon nasabah | | | | | |
| 6 | Nasabah yang berkarakter baik, akan selalu memperhatikan pinjaman kreditnya | | | | | |
| 7 | Semakin baik karakter nasabah dalam kaitannya dalam dengan kewajiban pengkreditan maka akan semakin rendah tingkat macet | | | | | |

Jangka Waktu Pinjaman (X3)

| NO | PERNYATAAN | SS | S | KS | TS | STS |
|----|---|----|---|----|----|-----|
| 1 | Saldo mempengaruhi jangka waktu pinjaman | | | | | |
| 2 | Jika jangka waktu pinjaman lama maka bunga pun ikut tinggi | | | | | |
| 3 | Jika jangka waktu pinjaman sebentar maka bunga rendah | | | | | |
| 4 | Jangka Waktu Pinjaman dapat di pengaruhi oleh permintaan nasabah | | | | | |
| 5 | Semakin rendah jangka waktu pinjaman maka akan resiko akan macet rendah | | | | | |
| 6 | Semakin tinggi jangka waktu pinjaman, maka resiko akan kredit macet semakin tinggi. | | | | | |
| 7 | Jangka waktu pengkreditan yang baik merupakan jangka waktu yang sebentar | | | | | |

Kemampuan Mengelolah Kredit (X4)

| NO | PERNYATAAN | SS | S | KS | TS | STS |
|----|---|----|---|----|----|-----|
| 1 | Kemampuan Mengelolah Kredit mempengaruhi usaha nasabah dalam mendapatkan penghasilan | | | | | |
| 2 | Manajemen kredit dapat mempengaruhi kemampuan nasabah dalam mengelolah kreditnya | | | | | |
| 3 | Semakin baik kemampuan nasabah dalam mengelolah kredit maka akan menghasilkan pendapatan yang besar | | | | | |
| 4 | Semakin buruk kemampuan nasabah dalam mengelolah kreditnya akan menghasilkan pendapatan kecil | | | | | |
| 5 | Dana pinjaman yang di berikan pihak koperasi di gunakan untuk menjalankan usaha | | | | | |
| 6 | Jika pihak Koperasi Masamba Abadi Cabang Bone-Bone, memberikan pinjaman maka tidak di benarkan nasabah menggunakan dana kredit untuk berfoya-foya | | | | | |
| 7 | Sebelum pihak koperasi memberikan pinjaman kepada nasabah, para kreditur harus terlebih dalu memperhatikan kemampuan dalam mengelolah kredit | | | | | |

Kredit Macet (Y)

| NO | PERNYATAAN | SS | S | KS | TS | STS |
|----|--|----|---|----|----|-----|
| 1 | Kredit Macet terjadi karena pelanggaran kontrak | | | | | |
| 2 | Kredit macet dapat terjadi karena perpanjangan kredit | | | | | |
| 3 | Apabila kredit macet terjadi maka akan ada tindak lanjut | | | | | |
| 4 | Kredit macet di pengaruhi tingkat bunga | | | | | |
| 5 | Kredit macet di pengaruhi oleh karakter nasabah | | | | | |
| 6 | Kredit macet di pengaruhi oleh jangka waktu pinjaman | | | | | |
| 7 | Kredit macet di pengaruhi oleh kemampuan nasabah dalam mengelolah kredit | | | | | |

Lampiran 2 Tabulasi Jawaban Responden

| No/Resp | Tingkat Bunga (X1) | | | | | | | Jumlah |
|---------|--------------------|---|---|---|---|---|---|--------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
| 1. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 2. | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 30 |
| 3. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 4. | 4 | 4 | 3 | 5 | 1 | 4 | 3 | 24 |
| 5. | 4 | 5 | 4 | 3 | 2 | 5 | 4 | 27 |
| 6. | 4 | 5 | 4 | 3 | 2 | 5 | 4 | 27 |
| 7. | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |
| 8. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 9. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 10. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 11. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 12. | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 13. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 14. | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 32 |
| 15. | 5 | 4 | 5 | 4 | 5 | 3 | 5 | 31 |
| 16. | 5 | 5 | 5 | 3 | 3 | 5 | 5 | 31 |
| 17. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 18. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 19. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 20. | 4 | 5 | 4 | 5 | 5 | 3 | 4 | 30 |
| 21. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 22. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 23. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 24. | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 29 |
| 25. | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 31 |
| 26. | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 30 |
| 27. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 28. | 4 | 3 | 4 | 5 | 5 | 4 | 4 | 29 |
| 29. | 3 | 4 | 3 | 3 | 3 | 5 | 3 | 24 |
| 30. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 31. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 32. | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 33 |
| 33. | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 34. | 5 | 4 | 3 | 3 | 4 | 5 | 3 | 27 |

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| 35. | 5 | 4 | 3 | 4 | 5 | 5 | 3 | 29 |
| 36. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 37. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 38. | 2 | 3 | 4 | 5 | 5 | 4 | 4 | 27 |
| 39. | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 40. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 41. | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 42. | 4 | 3 | 4 | 5 | 5 | 5 | 4 | 30 |
| 43. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 44. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 45. | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 32 |
| 46. | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 31 |
| 47. | 5 | 3 | 5 | 4 | 4 | 4 | 5 | 30 |
| 48. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 49. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 50. | 5 | 3 | 5 | 3 | 4 | 3 | 5 | 28 |
| 51. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 52. | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 31 |
| 53. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 54. | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 55. | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 32 |
| 56. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 57. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 58. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 59. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 60. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 61. | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 32 |
| 62. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 63. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 64. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 65. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 66. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 67. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 68. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 69. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 70. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 71. | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 32 |
| 72. | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 73. | 5 | 4 | 2 | 3 | 3 | 5 | 2 | 24 |

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| 74. | 4 | 3 | 5 | 3 | 5 | 5 | 5 | 30 |
| 75. | 4 | 4 | 4 | 3 | 5 | 4 | 4 | 28 |
| 76. | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 77. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 78. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 79. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 80. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 81. | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 31 |
| 82. | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 34 |
| 83. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 84. | 3 | 4 | 5 | 4 | 5 | 4 | 5 | 30 |
| 85. | 4 | 4 | 3 | 4 | 4 | 5 | 3 | 27 |
| 86. | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 87. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 88. | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 33 |
| 89. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 90. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 91. | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 31 |
| 92. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 93. | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 32 |
| 94. | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 31 |
| 95. | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 24 |
| 96. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 97. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 98. | 5 | 3 | 5 | 3 | 4 | 3 | 5 | 28 |
| 99. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 100. | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 31 |
| 101. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 102. | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 103. | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 32 |
| 104. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 105. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 106. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 107. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 108. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 109. | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 32 |
| 110. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 111. | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 25 |
| 112. | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |

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| 113. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 114. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 115. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 116. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 117. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 118. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 119. | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 120. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 121. | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 32 |
| 122. | 5 | 4 | 5 | 4 | 5 | 3 | 5 | 31 |
| 123. | 5 | 5 | 5 | 3 | 3 | 5 | 5 | 31 |
| 124. | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 31 |
| 125. | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 34 |
| 126. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 127. | 3 | 4 | 5 | 4 | 5 | 4 | 5 | 30 |
| 128. | 4 | 4 | 3 | 4 | 4 | 5 | 3 | 27 |
| 129. | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 130. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 131. | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 33 |
| 132. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 133. | 4 | 4 | 3 | 4 | 4 | 5 | 3 | 27 |
| 134. | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 135. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 136. | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 33 |
| 137. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 138. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 139. | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 34 |
| 140. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 141. | 3 | 4 | 5 | 4 | 5 | 4 | 4 | 29 |

| No/Resp | Karakter Nasabah (X2) | | | | | | | Jumlah |
|---------|-----------------------|---|---|---|---|---|---|--------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
| 1. | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 2. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 3. | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 4. | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 30 |
| 5. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 6. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 7. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 8. | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 9. | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 33 |
| 10. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 11. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 12. | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 13. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 14. | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 30 |
| 15. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 16. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 17. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 18. | 5 | 3 | 5 | 3 | 5 | 3 | 5 | 29 |
| 19. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 20. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 21. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 22. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 23. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 24. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 25. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 26. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 27. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 28. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 29. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 30. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 31. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 32. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 33. | 5 | 3 | 5 | 3 | 5 | 3 | 4 | 28 |
| 34. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 35. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 36. | 5 | 3 | 5 | 3 | 5 | 3 | 4 | 28 |

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| 37. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 38. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 39. | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 40. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 41. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 42. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 43. | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 44. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 45. | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 46. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 47. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 48. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 49. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 50. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 51. | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 30 |
| 52. | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 53. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 54. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 55. | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 56. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 57. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 58. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 59. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 60. | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 61. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 62. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 63. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 64. | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 30 |
| 65. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 66. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 67. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 68. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 69. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 70. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 71. | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 72. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 73. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 74. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 75. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |

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| 76. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 77. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 78. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 79. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 80. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 81. | 5 | 3 | 5 | 3 | 5 | 3 | 5 | 29 |
| 82. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 83. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 84. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 85. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 86. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 87. | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 22 |
| 88. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 89. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 90. | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 91. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 92. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 93. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 94. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 95. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 96. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 97. | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 30 |
| 98. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 99. | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 22 |
| 100. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 101. | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 23 |
| 102. | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 103. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 104. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 105. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 106. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 107. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 108. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 109. | 5 | 3 | 5 | 3 | 5 | 3 | 5 | 29 |
| 110. | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 111. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 112. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 113. | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 114. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |

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| 115. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 116. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 117. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 118. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 119. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 120. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 121. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 122. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 123. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 124. | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 33 |
| 125. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 126. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 127. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 128. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 129. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 130. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 131. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 132. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 133. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 134. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 135. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 136. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 137. | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 30 |
| 138. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 139. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 140. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 141. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |

| No/Resp | Jangka Waktu Pinjaman (X3) | | | | | | | Jumlah |
|---------|----------------------------|---|---|---|---|---|---|--------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
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| 2. | 4 | 5 | 3 | 5 | 5 | 4 | 5 | 31 |
| 3. | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 33 |
| 4. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 5. | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 24 |
| 6. | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 31 |
| 7. | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 8. | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 9. | 5 | 3 | 4 | 3 | 3 | 5 | 3 | 26 |
| 10. | 3 | 4 | 5 | 4 | 4 | 3 | 4 | 27 |
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| 12. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 13. | 3 | 3 | 5 | 3 | 3 | 3 | 3 | 23 |
| 14. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 15. | 3 | 5 | 3 | 5 | 5 | 3 | 5 | 29 |
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| 18. | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 33 |
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| 22. | 3 | 4 | 5 | 4 | 4 | 3 | 4 | 27 |
| 23. | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 22 |
| 24. | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 23 |
| 25. | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 26. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 27. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 28. | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 23 |
| 29. | 3 | 5 | 5 | 5 | 5 | 3 | 5 | 31 |
| 30. | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 26 |
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| 32. | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 26 |
| 33. | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 33 |
| 34. | 4 | 3 | 5 | 3 | 3 | 4 | 3 | 25 |
| 35. | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 29 |
| 36. | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |

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| 41. | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 24 |
| 42. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 43. | 3 | 5 | 5 | 5 | 5 | 3 | 5 | 31 |
| 44. | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 23 |
| 45. | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 32 |
| 46. | 3 | 5 | 5 | 5 | 5 | 3 | 5 | 31 |
| 47. | 4 | 5 | 3 | 5 | 5 | 4 | 5 | 31 |
| 48. | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 26 |
| 49. | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 23 |
| 50. | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
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| 52. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
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| 54. | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 32 |
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| 58. | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
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| 74. | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 32 |
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| 81. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
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| 99. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
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| 101. | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
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| 104. | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
| 105. | 3 | 5 | 3 | 5 | 5 | 3 | 5 | 29 |
| 106. | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 107. | 3 | 4 | 5 | 4 | 4 | 3 | 4 | 27 |
| 108. | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 29 |
| 109. | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 110. | 3 | 5 | 3 | 5 | 5 | 3 | 5 | 29 |
| 111. | 3 | 5 | 3 | 5 | 5 | 3 | 5 | 29 |
| 112. | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 113. | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 114. | 4 | 5 | 3 | 5 | 5 | 4 | 5 | 31 |

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| 119. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 120. | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 26 |
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| 124. | 3 | 5 | 4 | 5 | 5 | 3 | 5 | 30 |
| 125. | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 126. | 3 | 5 | 4 | 5 | 5 | 3 | 5 | 30 |
| 127. | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 24 |
| 128. | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 26 |
| 129. | 3 | 5 | 5 | 5 | 5 | 3 | 5 | 31 |
| 130. | 3 | 5 | 4 | 5 | 5 | 3 | 5 | 30 |
| 131. | 4 | 5 | 3 | 5 | 5 | 4 | 5 | 31 |
| 132. | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 23 |
| 133. | 3 | 5 | 5 | 5 | 5 | 3 | 5 | 31 |
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| 136. | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 23 |
| 137. | 3 | 3 | 5 | 3 | 3 | 3 | 3 | 23 |
| 138. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 139. | 5 | 3 | 3 | 3 | 3 | 5 | 3 | 25 |
| 140. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 141. | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 26 |

| No/Resp | Kemampuan Mengelolah Kredit (X4) | | | | | | | Jumlah |
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| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
| 1. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 2. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 3. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 4. | 4 | 3 | 4 | 3 | 4 | 3 | 2 | 23 |
| 5. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 6. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 7. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 8. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 9. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 10. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 11. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 12. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 13. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 14. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 15. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 16. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 17. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 18. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 19. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 20. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 21. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 22. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 23. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 24. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 25. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 26. | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 30 |
| 27. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 28. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
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| 32. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 33. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 34. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 35. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 36. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |

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| 37. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 38. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 39. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
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| 41. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 42. | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 30 |
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| 47. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 48. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
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| 56. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
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| 58. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 59. | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 30 |
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| 61. | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 23 |
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| 63. | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 22 |
| 64. | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 65. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 66. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 67. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 68. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 69. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 70. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 71. | 5 | 3 | 5 | 3 | 5 | 3 | 4 | 28 |
| 72. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 73. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 74. | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 30 |
| 75. | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |

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| 76. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 77. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 78. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 79. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 80. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 81. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 82. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 83. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 84. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 85. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 86. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 87. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
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| 93. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 94. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
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| 99. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
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| 101. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 102. | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 23 |
| 103. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 104. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 105. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |
| 106. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 107. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 108. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 109. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 110. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 111. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 112. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
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| 114. | 3 | 5 | 3 | 5 | 3 | 5 | 5 | 29 |

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| 119. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 120. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
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| 124. | 5 | 3 | 5 | 3 | 5 | 3 | 4 | 28 |
| 125. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 126. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 127. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 128. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 129. | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 32 |
| 130. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
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| No/Resp | Kredit Macet (Y) | | | | | | | Jumlah |
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| 8. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
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| 10. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 11. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 12. | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
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| 38. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
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| 47. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 48. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 49. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 50. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 51. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 52. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 53. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 54. | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 55. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 56. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 57. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 58. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 59. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 60. | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 61. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 62. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 63. | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 22 |
| 64. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 65. | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 30 |
| 66. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 67. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 68. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 69. | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 33 |
| 70. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 71. | 5 | 3 | 5 | 3 | 5 | 3 | 3 | 27 |
| 72. | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 73. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 74. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 75. | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |

| | | | | | | | | |
|------|---|---|---|---|---|---|---|----|
| 76. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 77. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 78. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 79. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 80. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 81. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 82. | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 30 |
| 83. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 84. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 85. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 86. | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 87. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 88. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 89. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 90. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 91. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 92. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 93. | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 94. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 95. | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 96. | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 30 |
| 97. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 98. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 99. | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 30 |
| 100. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 101. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 102. | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 22 |
| 103. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 104. | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 105. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 106. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 107. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 108. | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 109. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 110. | 3 | 4 | 3 | 4 | 3 | 4 | 5 | 26 |
| 111. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 112. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 113. | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 114. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |

| | | | | | | | | |
|------|---|---|---|---|---|---|---|----|
| 115. | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 116. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 117. | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 30 |
| 118. | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 24 |
| 119. | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 120. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 121. | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 33 |
| 122. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 123. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 124. | 5 | 3 | 5 | 3 | 5 | 3 | 5 | 29 |
| 125. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 126. | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 25 |
| 127. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 128. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 129. | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 130. | 3 | 5 | 3 | 5 | 3 | 5 | 4 | 28 |
| 131. | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 132. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 133. | 3 | 5 | 3 | 5 | 3 | 5 | 3 | 27 |
| 134. | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 32 |
| 135. | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 136. | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 137. | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 26 |
| 138. | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 139. | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 24 |
| 140. | 5 | 3 | 5 | 3 | 5 | 3 | 3 | 27 |
| 141. | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |

Lampiran 3 Hasil Uji Validitas Dan Reliabilitas

1. Hasil Uji Validitas Dan Reliabilitas Tingkat Bunga

| | | Correlations | | | | | | | |
|-------|---------------------|--------------|--------|--------|--------|--------|--------|--------|--------|
| | | P.1 | P.2 | P.3 | P.4 | P.5 | P.6 | P.7 | TOTAL |
| P.1 | Pearson Correlation | 1 | ,373** | ,440** | ,174* | ,347** | ,224** | ,465** | ,632** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,039 | ,000 | ,007 | ,000 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.2 | Pearson Correlation | ,373** | 1 | ,370** | ,477** | ,199* | ,512** | ,378** | ,680** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,018 | ,000 | ,000 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.3 | Pearson Correlation | ,440** | ,370** | 1 | ,349** | ,533** | ,021 | ,992** | ,795** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,804 | ,000 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.4 | Pearson Correlation | ,174* | ,477** | ,349** | 1 | ,532** | ,365** | ,355** | ,681** |
| | Sig. (2-tailed) | ,039 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.5 | Pearson Correlation | ,347** | ,199* | ,533** | ,532** | 1 | ,132 | ,524** | ,704** |
| | Sig. (2-tailed) | ,000 | ,018 | ,000 | ,000 | | ,118 | ,000 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.6 | Pearson Correlation | ,224** | ,512** | ,021 | ,365** | ,132 | 1 | ,030 | ,453** |
| | Sig. (2-tailed) | ,007 | ,000 | ,804 | ,000 | ,118 | | ,724 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.7 | Pearson Correlation | ,465** | ,378** | ,992** | ,355** | ,524** | ,030 | 1 | ,803** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,724 | | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| TOTAL | Pearson Correlation | ,632** | ,680** | ,795** | ,681** | ,704** | ,453** | ,803** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |

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

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,809 | 7 |

2. Hasil Uji Validitas Dan Reliabilitas Karakter Nasabah

| | | Correlations | | | | | | | |
|-------|---------------------|--------------|---------|---------|---------|---------|---------|--------|--------|
| | | P.1 | P.2 | P.3 | P.4 | P.5 | P.6 | P.7 | TOTAL |
| P.1 | Pearson Correlation | 1 | -,190* | 1,000** | -,190* | 1,000** | -,190* | ,120 | ,616** |
| | Sig. (2-tailed) | | ,024 | ,000 | ,024 | ,000 | ,024 | ,157 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.2 | Pearson Correlation | -,190* | 1 | -,190* | 1,000** | -,190* | 1,000** | -,081 | ,612** |
| | Sig. (2-tailed) | ,024 | | ,024 | ,000 | ,024 | ,000 | ,341 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.3 | Pearson Correlation | 1,000** | -,190* | 1 | -,190* | 1,000** | -,190* | ,120 | ,616** |
| | Sig. (2-tailed) | ,000 | ,024 | | ,024 | ,000 | ,024 | ,157 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.4 | Pearson Correlation | -,190* | 1,000** | -,190* | 1 | -,190* | 1,000** | -,081 | ,612** |
| | Sig. (2-tailed) | ,024 | ,000 | ,024 | | ,024 | ,000 | ,341 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.5 | Pearson Correlation | 1,000** | -,190* | 1,000** | -,190* | 1 | -,190* | ,120 | ,616** |
| | Sig. (2-tailed) | ,000 | ,024 | ,000 | ,024 | | ,024 | ,157 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.6 | Pearson Correlation | -,190* | 1,000** | -,190* | 1,000** | -,190* | 1 | -,081 | ,612** |
| | Sig. (2-tailed) | ,024 | ,000 | ,024 | ,000 | ,024 | | ,341 | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.7 | Pearson Correlation | ,120 | -,081 | ,120 | -,081 | ,120 | -,081 | 1 | ,290** |
| | Sig. (2-tailed) | ,157 | ,341 | ,157 | ,341 | ,157 | ,341 | | ,000 |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| TOTAL | Pearson Correlation | ,616** | ,612** | ,616** | ,612** | ,616** | ,612** | ,290** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |

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

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,645 | 7 |

3. Hasil Uji Validitas Dan Reliabilitas Jangka Waktu Pinjaman

Correlations

| | P.1 | P.2 | P.3 | P.4 | P.5 | P.6 | P.7 | TOTAL |
|---------------------------|---------|---------|---------|---------|---------|---------|---------|--------|
| P.1 Pearson Correlation | 1 | -,024 | -,226** | -,024 | -,024 | 1,000** | -,024 | ,329** |
| P.1 Sig. (2-tailed) | | ,777 | ,007 | ,777 | ,777 | ,000 | ,777 | ,000 |
| P.1 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.2 Pearson Correlation | -,024 | 1 | ,111 | 1,000** | 1,000** | -,024 | 1,000** | ,906** |
| P.2 Sig. (2-tailed) | ,777 | | ,188 | ,000 | ,000 | ,777 | ,000 | ,000 |
| P.2 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.3 Pearson Correlation | -,226** | ,111 | 1 | ,111 | ,111 | -,226** | ,111 | ,251** |
| P.3 Sig. (2-tailed) | ,007 | ,188 | | ,188 | ,188 | ,007 | ,188 | ,003 |
| P.3 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.4 Pearson Correlation | -,024 | 1,000** | ,111 | 1 | 1,000** | -,024 | 1,000** | ,906** |
| P.4 Sig. (2-tailed) | ,777 | ,000 | ,188 | | ,000 | ,777 | ,000 | ,000 |
| P.4 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.5 Pearson Correlation | -,024 | 1,000** | ,111 | 1,000** | 1 | -,024 | 1,000** | ,906** |
| P.5 Sig. (2-tailed) | ,777 | ,000 | ,188 | ,000 | | ,777 | ,000 | ,000 |
| P.5 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.6 Pearson Correlation | 1,000** | -,024 | -,226** | -,024 | -,024 | 1 | -,024 | ,329** |
| P.6 Sig. (2-tailed) | ,000 | ,777 | ,007 | ,777 | ,777 | | ,777 | ,000 |
| P.6 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.7 Pearson Correlation | -,024 | 1,000** | ,111 | 1,000** | 1,000** | -,024 | 1 | ,906** |
| P.7 Sig. (2-tailed) | ,777 | ,000 | ,188 | ,000 | ,000 | ,777 | | ,000 |
| P.7 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| TOTAL Pearson Correlation | ,329** | ,906** | ,251** | ,906** | ,906** | ,329** | ,906** | 1 |
| TOTAL Sig. (2-tailed) | ,000 | ,000 | ,003 | ,000 | ,000 | ,000 | ,000 | |
| TOTAL N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,771 | 7 |

4. Hasil Uji Validitas Dan Reliabilitas Kemampuan Mengelolah Kredit

Correlations

| | P.1 | P.2 | P.3 | P.4 | P.5 | P.6 | P.7 | TOTAL |
|---------------------------|---------|---------|---------|---------|---------|---------|--------|--------|
| P.1 Pearson Correlation | 1 | -,145 | 1,000** | -,145 | 1,000** | -,145 | ,082 | ,595** |
| P.1 Sig. (2-tailed) | | ,086 | ,000 | ,086 | ,000 | ,086 | ,334 | ,000 |
| P.1 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.2 Pearson Correlation | -,145 | 1 | -,145 | 1,000** | -,145 | 1,000** | ,020 | ,676** |
| P.2 Sig. (2-tailed) | ,086 | | ,086 | ,000 | ,086 | ,000 | ,818 | ,000 |
| P.2 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.3 Pearson Correlation | 1,000** | -,145 | 1 | -,145 | 1,000** | -,145 | ,082 | ,595** |
| P.3 Sig. (2-tailed) | ,000 | ,086 | | ,086 | ,000 | ,086 | ,334 | ,000 |
| P.3 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.4 Pearson Correlation | -,145 | 1,000** | -,145 | 1 | -,145 | 1,000** | ,020 | ,676** |
| P.4 Sig. (2-tailed) | ,086 | ,000 | ,086 | | ,086 | ,000 | ,818 | ,000 |
| P.4 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.5 Pearson Correlation | 1,000** | -,145 | 1,000** | -,145 | 1 | -,145 | ,082 | ,595** |
| P.5 Sig. (2-tailed) | ,000 | ,086 | ,000 | ,086 | | ,086 | ,334 | ,000 |
| P.5 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.6 Pearson Correlation | -,145 | 1,000** | -,145 | 1,000** | -,145 | 1 | ,020 | ,676** |
| P.6 Sig. (2-tailed) | ,086 | ,000 | ,086 | ,000 | ,086 | | ,818 | ,000 |
| P.6 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.7 Pearson Correlation | ,082 | ,020 | ,082 | ,020 | ,082 | ,020 | 1 | ,300** |
| P.7 Sig. (2-tailed) | ,334 | ,818 | ,334 | ,818 | ,334 | ,818 | | ,000 |
| P.7 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| TOTAL Pearson Correlation | ,595** | ,676** | ,595** | ,676** | ,595** | ,676** | ,300** | 1 |
| TOTAL Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| TOTAL N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,690 | 7 |

5. Hasil Uji Validitas Dan Reliabilitas Kredit Macet

6. Correlations

| | P.1 | P.2 | P.3 | P.4 | P.5 | P.6 | P.7 | TOTAL |
|---------------------------|---------|---------|---------|---------|---------|---------|--------|--------|
| P.1 Pearson Correlation | 1 | -,145 | 1,000** | -,145 | 1,000** | -,145 | -,030 | ,568** |
| P.1 Sig. (2-tailed) | | ,086 | ,000 | ,086 | ,000 | ,086 | ,722 | ,000 |
| P.1 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.2 Pearson Correlation | -,145 | 1 | -,145 | 1,000** | -,145 | 1,000** | ,120 | ,698** |
| P.2 Sig. (2-tailed) | ,086 | | ,086 | ,000 | ,086 | ,000 | ,157 | ,000 |
| P.2 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.3 Pearson Correlation | 1,000** | -,145 | 1 | -,145 | 1,000** | -,145 | -,030 | ,568** |
| P.3 Sig. (2-tailed) | ,000 | ,086 | | ,086 | ,000 | ,086 | ,722 | ,000 |
| P.3 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.4 Pearson Correlation | -,145 | 1,000** | -,145 | 1 | -,145 | 1,000** | ,120 | ,698** |
| P.4 Sig. (2-tailed) | ,086 | ,000 | ,086 | | ,086 | ,000 | ,157 | ,000 |
| P.4 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.5 Pearson Correlation | 1,000** | -,145 | 1,000** | -,145 | 1 | -,145 | -,030 | ,568** |
| P.5 Sig. (2-tailed) | ,000 | ,086 | ,000 | ,086 | | ,086 | ,722 | ,000 |
| P.5 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.6 Pearson Correlation | -,145 | 1,000** | -,145 | 1,000** | -,145 | 1 | ,120 | ,698** |
| P.6 Sig. (2-tailed) | ,086 | ,000 | ,086 | ,000 | ,086 | | ,157 | ,000 |
| P.6 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| P.7 Pearson Correlation | -,030 | ,120 | -,030 | ,120 | -,030 | ,120 | 1 | ,307** |
| P.7 Sig. (2-tailed) | ,722 | ,157 | ,722 | ,157 | ,722 | ,157 | | ,000 |
| P.7 N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| TOTAL Pearson Correlation | ,568** | ,698** | ,568** | ,698** | ,568** | ,698** | ,307** | 1 |
| TOTAL Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| TOTAL N | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,688 | 7 |

Lampiran 4 Hasil Uji Regresi Linear Berganda

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | |
|-------|----------------------------------|------------|---------------------------|-------|--------|------|
| | B | Std. Error | Beta | | | |
| | (Constant) | -,882 | 1,308 | | | |
| 1 | Tingkat Bunga (X1) | -,088 | ,024 | -,091 | -3,657 | ,000 |
| | Karakter Nasabah (X2) | ,147 | ,026 | ,143 | 5,708 | ,000 |
| | Jangka Waktu Pinjaman (X4) | ,029 | ,022 | ,034 | 1,365 | ,175 |
| | Kemampuan Mengelolah Kredit (X4) | ,929 | ,025 | ,927 | 36,821 | ,000 |

a. Dependent Variable: Kredit Macet (Y)

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,958 ^a | ,918 | ,916 | ,85115 |

a. Predictors: (Constant), Kemampuan Mengelolah Kredit (X4), Tingkat Bunga (X1), Jangka Waktu Pinjaman (X4), Karakter Nasabah (X2)

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1 | Regression | 1104,808 | 4 | 276,202 | 381,258 | ,000 ^b |
| | Residual | 98,525 | 136 | ,724 | | |
| | Total | 1203,333 | 140 | | | |

a. Dependent Variable: Kredit Macet (Y)

b. Predictors: (Constant), Kemampuan Mengelolah Kredit (X4), Tingkat Bunga (X1), Jangka Waktu Pinjaman (X4), Karakter Nasabah (X2)