

KUISIONER
**PENGARUH ASET, NILAI JAMINAN DAN TINGKAT
SUKU BUNGA TERHADAP KEPUTUSAN KREDIT
(STUDI KASUS PADA BANK RAKYAT INDONESIA
TBK UNIT CABANG KELING)**



Disusun oleh:

Erfina Aldan Nandifah
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Program Studi: Akuntansi

UNIVERSITAS ISLAM NAHDLATUL ULAMA'
JEPARA
2020

Kepada :
Yth. Bapak/ Ibu/ Sdr/i
Nasabah BRI unit Keling Jepara

Dengan Hormat,

Dalam rangka penyusunan skripsi tentang "PENGARUH ASET, NILAI JAMINAN DAN TINGKAT SUKU BUNGA TERHADAP KEPUTUSAN KREDIT (STUDI KASUS PADA BANK RAKYAT INDONESIA TBK UNIT CABANG KELING)".

Kami sangat berharap kesediaan dan bantuan dari Bapak/ Ibu/ Sdr/i untuk mengisi dengan memberikan jawaban pada daftar pertanyaan ini.

Saya sampaikan terima kasih atas kesediaan Bapak/ Ibu/ Sdr/i untuk partisipasinya dalam penelitian ini sangat dipengaruhi oleh jawaban Saudara. Oleh karena itu jawaban yang jujur dan obyektif mempunyai nilai yang tidak terhingga bagi saya.

Penelitian ini tidak ada maksud apa-apa kecuali untuk keperluan ilmiah, sehingga suatu kehormatan bagi saya bila Bapak/ Ibu/ Sdr/i ikut terlibat didalamnya.

Peneliti

Erfina Aldan Nandifah
NIM: 161120001831

DATA KUESIONER

Nama :
Alamat :
No HP :

A. Karakteristik Responden

Berilah tanda silang (x) pada salah satu pilihan dibawah ini sesuai dengan keadaan anda :

1. Jenis kelamin Anda :
 - a. Laki-laki
 - b. Perempuan

2. Usia Anda saat ini :
 - a. Kurang Dari 20 tahun
 - b. 20 tahun - 35 tahun
 - c. 35 tahun - 50 tahun
 - d. Lebih dari 50 tahun

3. Pendidikan terakhir Anda saat ini :
 - a. SLTP
 - b. SLTA
 - c. Diploma
 - d. Srujana

4. Pendapatan Anda tiap bulan saat ini :
 - a. Kurang dari Rp. 1.800.000
 - b. Rp. 1.800.001 - Rp. 2.500.000
 - c. Rp. 2.500.001 - Rp. 4.000.000
 - d. Lebih dari Rp. 4.000.001

B. Informasi Tentang penelitian

❖ Petunjuk pengisian pertanyaan I:

Pilihlah jawaban yang sesuai dengan pendapat anda dengan cara memberikan tanda silang (x) pada kotak yang tersedia.

Alternatifpilihan untyuk pertanyaan suku bunga:

5: Sangat Tinggi

4: Tinggi

3: Sedang

2: Rendah

1: Sangat Rendah

No	Karakteristik Variabel Penelitian					
A	Keputusan Kredit	Ya	Tidak	Keterangan		
1	Saya memutuskan untuk mengambil kredit					
B	Aset	Isi dalam Jutaan rupiah				
2	Saya memiliki Aset sebesar					
C	Nilai Jaminan	Isi dalam Jutaan rupiah				
2	Saya memiliki jaminan sebesar					
D	Suku Bunga	5	4	3	2	1
2	Suku bunga di BRI menurut saya					

DATA HASIL PENELITIAN
PENGARUH ASET, NILAI JAMINAN DAN TINGKAT SUKU BUNGA TERHADAP KEPUTUSAN KREDIT (STUDI KASUS PADA BANK RAKYAT INDONESIA TBK UNIT CABANG KELING)

No	Jk	Us	Pdk	Pdp	Keputusan Kredit (Y)						Jaminan (X1)				Suku Bunga (X2)			Aset (X3)					
					1	2	3	4	5	JML	1	2	3	JML	1	2	JML	1	2	3	4	5	JML
1	1	3	1	2	3	4	3	4	4	18	4	3	3	10	4	4	8	3	4	4	3	3	17
2	2	2	2	2	4	4	3	3	4	18	4	4	3	11	4	4	8	4	3	3	3	4	17
3	1	3	1	1	4	4	4	3	2	17	4	3	2	9	4	4	8	3	4	3	4	4	18
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5	1	3	4	3	4	3	4	4	4	19	4	3	4	11	4	4	8	4	3	2	4	3	16
6	2	2	1	1	4	4	3	4	4	19	3	4	2	9	4	4	8	4	4	2	4	3	17
7	1	3	2	1	4	4	3	4	3	18	4	3	4	11	4	4	8	4	4	5	4	4	21
8	2	2	3	1	3	3	3	3	3	15	4	4	3	11	3	3	6	3	3	3	3	1	13
9	1	2	4	1	2	3	1	1	2	9	3	2	1	6	2	1	3	1	2	2	3	1	9
10	2	1	4	2	3	3	3	3	3	15	3	3	3	9	3	3	6	3	3	3	3	3	15
11	1	1	3	3	3	4	3	4	4	18	4	4	3	11	4	4	8	4	4	4	3	3	18
12	2	2	3	2	5	5	4	5	5	24	4	5	4	13	5	5	10	5	4	5	4	4	22
13	1	4	4	2	4	4	3	4	4	19	4	4	3	11	4	4	8	4	4	4	3	4	19
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16	2	2	2	2	4	3	3	3	3	16	3	3	3	9	3	3	6	3	4	3	3	3	16
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18	1	2	1	2	4	4	3	4	4	19	4	4	3	11	4	4	8	4	4	4	3	4	19
19	1	2	2	2	4	4	3	4	4	19	4	4	3	11	4	4	8	4	3	4	4	4	19
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21	1	2	2	3	4	4	4	4	4	20	4	4	4	12	4	4	8	4	4	4	4	4	20
22	2	2	1	4	4	5	5	5	5	24	5	5	5	15	5	5	10	5	5	5	5	5	25
23	2	3	1	3	4	4	4	4	4	20	4	4	4	12	4	3	7	4	4	4	4	4	20
24	2	4	1	2	4	4	3	4	4	19	4	4	3	11	4	2	6	4	3	4	4	4	19
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27	1	2	3	1	4	4	3	4	4	19	4	4	3	11	4	4	8	4	3	4	4	3	18
28	2	2	3	2	4	4	4	4	4	20	4	4	4	12	4	4	8	4	4	4	4	4	20
29	1	1	3	2	4	2	2	4	4	16	4	2	2	8	4	4	8	2	2	4	4	3	15
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31	1	2	2	1	4	4	4	4	4	20	4	4	4	12	4	4	8	4	4	4	4	4	20
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34	2	1	2	2	4	4	4	4	4	20	4	4	4	12	4	4	8	4	4	4	4	4	20
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37	1	2	2	3	4	3	4	3	3	17	3	3	4	10	3	3	6	3	4	3	3	3	16
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42	1	2	2	2	4	2	3	3	3	15	3	3	3	9	3	3	6	2	3	3	3	3	14
43	2	2	2	2	4	2	4	4	4	18	4	4	4	12	4	4	8	4	4	2	4	3	17

44	1	2	1	4	4	2	2	1	1	10	1	2	2	5	2	1	3	1	3	2	2	3	11
45	2	2	1	2	4	2	3	5	5	19	5	3	3	11	3	5	8	5	4	2	3	4	18
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47	1	2	3	3	4	5	4	5	5	23	5	3	1	9	4	5	9	5	4	5	4	4	22
48	1	2	2	4	4	2	5	5	5	21	4	4	5	13	5	5	10	5	4	4	5	5	23
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50	1	4	3	2	4	4	5	4	4	21	4	5	4	13	5	4	9	4	5	4	5	4	22
51	2	3	1	2	4	3	4	4	4	19	3	4	4	11	4	4	8	3	4	4	4	3	18
52	1	2	2	2	4	2	3	3	3	15	2	3	3	8	3	3	6	2	3	3	3	2	13
53	2	2	3	1	4	3	3	3	3	16	3	3	3	9	3	3	6	3	3	3	3	1	13
54	1	2	4	1	4	2	4	2	2	14	2	4	2	8	4	2	6	2	4	2	4	3	15
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79	1	2	3	2	4	4	4	4	4	20	4	4	4	12	4	4	8	4	4	4	4	4	20
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82	1	1	4	2	4	4	3	4	4	19	4	3	4	11	4	4	8	4	3	4	3	4	18
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86	1	3	2	2	4	4	3	4	4	19	4	3	4	11	4	4	8	4	3	4	3	4	18
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88	2	2	3	3	4	4	3	4	4	19	4	3	4	11	4	4	8	4	4	4	3	4	19
89	2	2	4	2	4	4	4	4	4	20	4	4	4	12	4	4	8	4	4	4	4	4	20
90	1	3	3	3	4	4	4	4	4	20	4	4	2	10	4	4	8	4	2	4	4	4	18

Frequency Table

Jenis Kelamin

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	Laki-Laki	38	42.2	42.2	42.2
	Perempuan	52	57.8	57.8	100.0
	Total	90	100.0	100.0	

Usia

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	Kurang dari 20 Tahun	12	13.3	13.3	13.3
	20 tahun – 35 tahun	52	57.8	57.8	71.1
	35 tahun – 50 tahun	20	22.2	22.2	93.3
	Lebih dari 50 tahun	6	6.7	6.7	100.0
	Total	90	100.0	100.0	

Pendidikan

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	SLTP	13	14.4	14.4	14.4
	SLTA	46	51.1	51.1	65.6
	Diploma	20	22.2	22.2	87.8
	Sarjana	11	12.2	12.2	100.0
	Total	90	100.0	100.0	

Pendapatan

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	Kurang dari Rp. 1.800.000	15	16.7	16.7	16.7
	Rp. 1.800.001 – Rp. 2.500.000	52	57.8	57.8	74.4
	Rp. 2.500.001 – Rp. 4.000.000	18	20.0	20.0	94.4
	Lebih dari Rp. 4.000.001	5	5.6	5.6	100.0

Total	90	100.0	100.0	
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Y1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.1	1.1	1.1
	2	1	1.1	1.1	2.2
	3	4	4.4	4.4	6.7
	4	83	92.2	92.2	98.9
	5	1	1.1	1.1	100.0
	Total	90	100.0	100.0	

Y2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	2.2	2.2	2.2
	2	16	17.8	17.8	20.0
	3	18	20.0	20.0	40.0
	4	46	51.1	51.1	91.1
	5	8	8.9	8.9	100.0
	Total	90	100.0	100.0	

Y3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	2.2	2.2	2.2
	2	8	8.9	8.9	11.1
	3	46	51.1	51.1	62.2
	4	29	32.2	32.2	94.4
	5	5	5.6	5.6	100.0
	Total	90	100.0	100.0	

Y4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	3.3	3.3	3.3
	2	4	4.4	4.4	7.8
	3	25	27.8	27.8	35.6
	4	48	53.3	53.3	88.9
	5	10	11.1	11.1	100.0
	Total	90	100.0	100.0	

Y5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	2.2	2.2	2.2
	2	7	7.8	7.8	10.0
	3	24	26.7	26.7	36.7
	4	47	52.2	52.2	88.9
	5	10	11.1	11.1	100.0
	Total	90	100.0	100.0	

Keputusan Kredit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	8	1	1.1	1.1	1.1
	9	1	1.1	1.1	2.2
	10	3	3.3	3.3	5.6
	13	1	1.1	1.1	6.7
	14	2	2.2	2.2	8.9
	15	7	7.8	7.8	16.7
	16	12	13.3	13.3	30.0
	17	6	6.7	6.7	36.7
	18	8	8.9	8.9	45.6
	19	24	26.7	26.7	72.2
	20	15	16.7	16.7	88.9
	21	2	2.2	2.2	91.1
	22	2	2.2	2.2	93.3
	23	2	2.2	2.2	95.6
	24	4	4.4	4.4	100.0
Total	90	100.0	100.0		

X11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	2.2	2.2	2.2
	2	9	10.0	10.0	12.2
	3	20	22.2	22.2	34.4
	4	51	56.7	56.7	91.1
	5	8	8.9	8.9	100.0
Total	90	100.0	100.0		

X12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	2.2	2.2	2.2
	2	9	10.0	10.0	12.2
	3	36	40.0	40.0	52.2
	4	37	41.1	41.1	93.3
	5	6	6.7	6.7	100.0
	Total	90	100.0	100.0	

X12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	3.3	3.3	3.3
	2	9	10.0	10.0	13.3
	3	36	40.0	40.0	53.3
	4	37	41.1	41.1	94.4
	5	5	5.6	5.6	100.0
	Total	90	100.0	100.0	

Jaminan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	1	1.1	1.1	1.1
	5	3	3.3	3.3	4.4
	6	2	2.2	2.2	6.7
	8	7	7.8	7.8	14.4
	9	16	17.8	17.8	32.2
	10	9	10.0	10.0	42.2
	11	28	31.1	31.1	73.3
	12	16	17.8	17.8	91.1
	13	4	4.4	4.4	95.6
	14	1	1.1	1.1	96.7
	15	3	3.3	3.3	100.0
	Total	90	100.0	100.0	

X21

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	10	11.1	11.1	11.1
	3	21	23.3	23.3	34.4
	4	53	58.9	58.9	93.3
	5	6	6.7	6.7	100.0
	Total	90	100.0	100.0	

X22

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	4.4	4.4	4.4
	2	7	7.8	7.8	12.2
	3	21	23.3	23.3	35.6
	4	48	53.3	53.3	88.9
	5	10	11.1	11.1	100.0
	Total	90	100.0	100.0	

Suku Bunga

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	4	4.4	4.4	4.4
	4	3	3.3	3.3	7.8
	5	3	3.3	3.3	11.1
	6	18	20.0	20.0	31.1
	7	8	8.9	8.9	40.0
	8	46	51.1	51.1	91.1
	9	3	3.3	3.3	94.4
	10	5	5.6	5.6	100.0
	Total	90	100.0	100.0	

X31

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	4.4	4.4	4.4
	2	12	13.3	13.3	17.8
	3	18	20.0	20.0	37.8
	4	46	51.1	51.1	88.9
	5	10	11.1	11.1	100.0
	Total	90	100.0	100.0	

X32

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.1	1.1	1.1
	2	9	10.0	10.0	11.1
	3	36	40.0	40.0	51.1
	4	40	44.4	44.4	95.6
	5	4	4.4	4.4	100.0
	Total	90	100.0	100.0	

X33

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.1	1.1	1.1
	2	10	11.1	11.1	12.2
	3	25	27.8	27.8	40.0
	4	45	50.0	50.0	90.0
	5	9	10.0	10.0	100.0
	Total	90	100.0	100.0	

X34

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	2.2	2.2	2.2
	2	6	6.7	6.7	8.9
	3	42	46.7	46.7	55.6
	4	35	38.9	38.9	94.4
	5	5	5.6	5.6	100.0
	Total	90	100.0	100.0	

X35

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	3.3	3.3	3.3
	2	10	11.1	11.1	14.4
	3	34	37.8	37.8	52.2
	4	38	42.2	42.2	94.4
	5	5	5.6	5.6	100.0
	Total	90	100.0	100.0	

Aset

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	8	3	3.3	3.3	3.3
	9	1	1.1	1.1	4.4
	11	2	2.2	2.2	6.7
	13	5	5.6	5.6	12.2
	14	6	6.7	6.7	18.9
	15	12	13.3	13.3	32.2
	16	5	5.6	5.6	37.8
	17	8	8.9	8.9	46.7
	18	13	14.4	14.4	61.1
	19	12	13.3	13.3	74.4
	20	13	14.4	14.4	88.9
	21	2	2.2	2.2	91.1
	22	3	3.3	3.3	94.4
	23	1	1.1	1.1	95.6
	24	2	2.2	2.2	97.8
25	2	2.2	2.2	100.0	
Total	90	100.0	100.0		

Reliability

Scale: ALL VARIABLES

Case Processing Summary

N		%	
Cases	Valid	90	100.0
	Excluded ^a	0	.0
	Total	90	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.835	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y1	14.03	8.684	.366	.862
Y2	14.48	5.915	.638	.807
Y3	14.64	6.794	.575	.818
Y4	14.30	5.583	.855	.733
Y5	14.32	5.771	.791	.754

Reliability

Scale: ALL VARIABLES

Case Processing Summary

N		%	
Cases	Valid	90	100.0
	Excluded ^a	0	.0
	Total	90	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.748	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X11	6.76	2.142	.601	.634
X12	6.96	2.290	.559	.683
X13	7.00	2.225	.566	.675

Reliability

Scale: ALL VARIABLES

Case Processing Summary

N		%	
Cases	Valid	90	100.0
	Excluded ^a	0	.0
	Total	90	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.791	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X21	3.59	.897	.668	.
X22	3.61	.600	.668	.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

N		%	
Cases	Valid	90	100.0
	Excluded ^a	0	.0
	Total	90	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.873	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X31	13.72	7.282	.763	.832
X32	13.82	8.800	.661	.856
X33	13.67	8.270	.694	.847
X34	13.84	8.672	.679	.851
X35	13.88	8.086	.720	.841

Regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.961 ^a	.923	.921	.883	1.835

a. Predictors: (Constant), Aset, Suku Bunga, Jaminan

b. Dependent Variable: Keputusan Kredit

ANOVA^a

Sum of Model		Squares	df	Mean Square	F	Sig.
1	Regression	807.712	3	269.237	345.534	.000 ^b
	Residual	67.011	86	.779		
	Total	874.722	89			

a. Dependent Variable: Keputusan Kredit

b. Predictors: (Constant), Aset, Suku Bunga, Jaminan

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.916	.479		6.082	.000
	Jaminan	.337	.108	.226	3.109	.003
	Suku Bunga	.438	.136	.220	3.223	.002
	Aset	.487	.072	.548	6.732	.000

a. Dependent Variable: Keputusan Kredit

Residuals Statistics^a

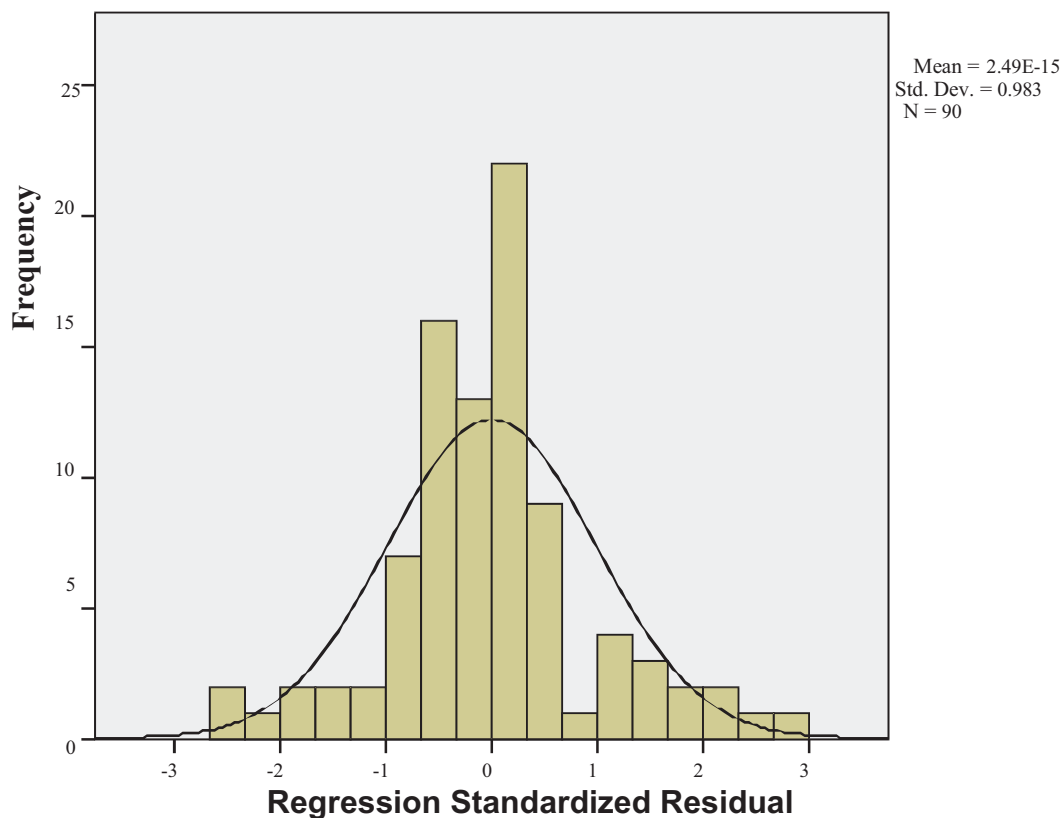
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	9.47	24.51	17.94	3.013	90
Std. Predicted Value	-2.813	2.181	.000	1.000	90
Standard Error of Predicted Value	.097	.450	.173	.070	90
Adjusted Predicted Value	9.40	24.55	17.94	2.998	90
Residual	-2.345	2.403	.000	.868	90
Std. Residual	-2.657	2.722	.000	.983	90
Stud. Residual	-2.731	3.164	.003	1.024	90
Deleted Residual	-2.487	3.246	.005	.945	90
Stud. Deleted Residual	-2.841	3.346	.005	1.047	90
Mahal. Distance	.076	22.121	2.967	3.579	90
Cook's Distance	.000	.878	.024	.096	90
Centered Leverage Value	.001	.249	.033	.040	90

a. Dependent Variable: Keputusan Kredit

Charts

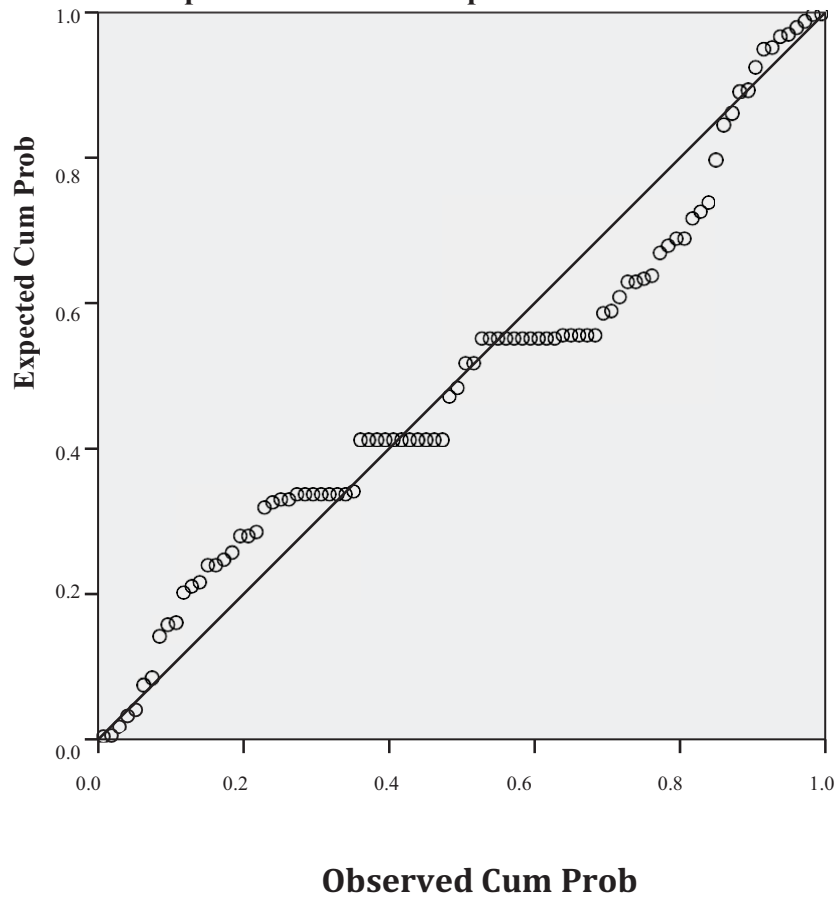
Histogram

Dependent Variable: Keputusan Kredit



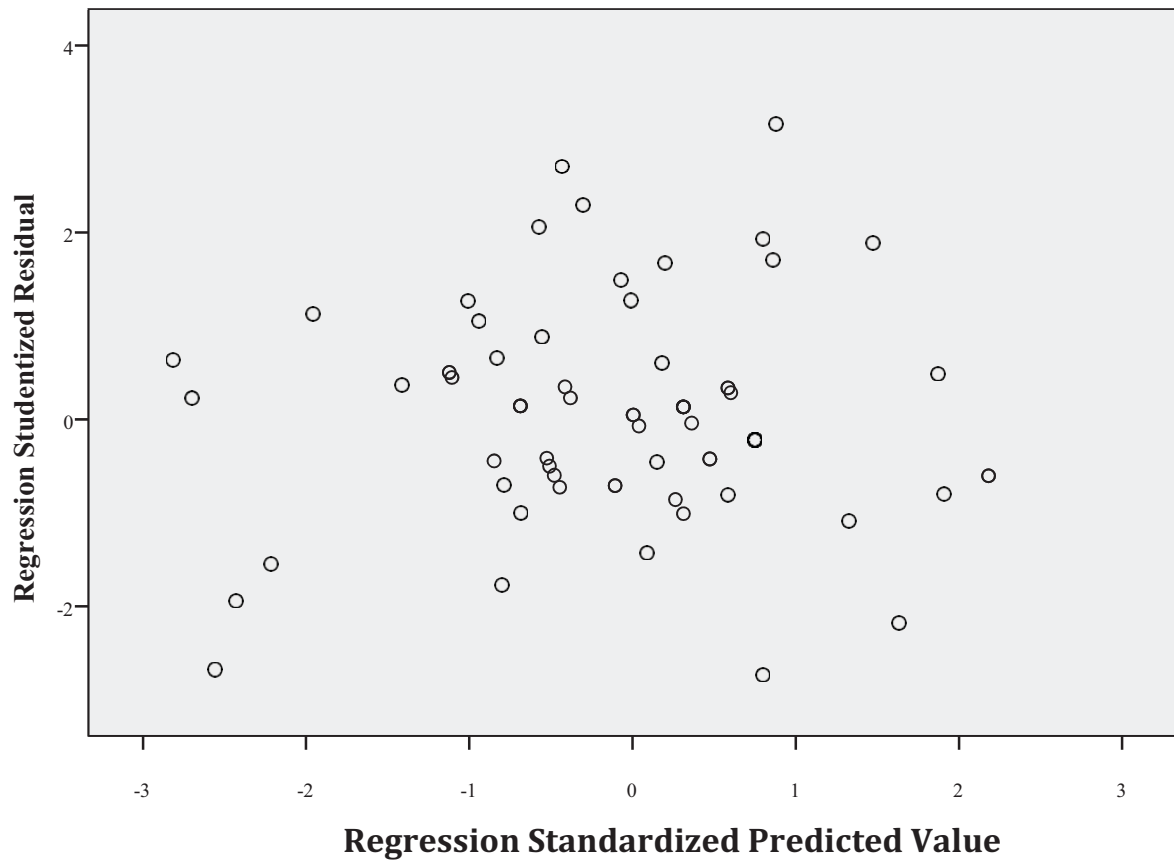
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Keputusan Kredit



Scatterplot

Dependent Variable: Keputusan Kredit





PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.
KANTOR UNIT KELING
CABANG JEPARA

Jl. Raya Jepara - Pati, Telp (0291) 579265, Fax (0291) 579265

SURAT KETERANGAN

Nomor : B.35/KC-VIII-MKR/22/2020


Yang bertanda tangan di bawah ini Kepala BRI Unit Keling:

Nama : Ikha Bayu Yanuar Aji
Jabatan : Kepala Unit BRI Unit Keling

Dengan ini menerangkan bahwa Erfina Aldan Nandifah Mahasiswi dari UNIVERSITAS ISLAM NAHDLATUL ULAMA (UNISNU) telah melakukan penelitian dengan responden dari nasabah BRI Unit Keling. Data dari penelitian tersebut digunakan untuk keperluan penulisan skripsi. :

Demikian Surat keterangan ini kami buat agar dapat dipergunakan seperlunya.

Keling, 21 Februari 2020


Ikha Bayu Yanuar Aji
Kaunit

