ANGKET PENELITIAN

I. Petunjuk pengisian

Responden yang terhormat, bersama ini saya mohon kesediaan saudara/i untuk mengisi data kuesioner yang diberikan, informasi yang anda berikan merupakan bantuan yang sangat berarti dalam menyelesaikan penyusunan skripsi saya. Oleh karena itu, kepada responden, saya sebagai peneliti mengharapkan:

1. Saudara/i menjawab setiap pertanyaan dengan sejujur-jujurnya, dan perlu diketahui bahwa jawaban anda tidak berhubungan dengan benar atau salah.

2. Pilihlah jawaban dengan memberi tanda *checklist* (√) pada salah satu jawaban yang paling sesuai menurut saudara/i.

3. Setelah melakukan pengisian, mohon anda menyerahkan kepada pemberi kuesioner.

II. Identitas Responden

Nama :…………………………..
1. Jenis Kelamin : a. Pria   b. Wanita

2. Pendidikan terakhir?

    a. SD, SMP

    b. SLTA

    c. Diploma

    d. Sarjana

3. Masa Kerja: …………………….

III. Keterangan Pengisian Lembar Pernyataan:

SS   = Sangat Setuju
S   = Setuju
KS   = Kurang Setuju
TS   = Tidak Setuju
STS   = Sangat Tidak setuju

IV. Pertanyaan Mengenai Variabel

1. Pernyataan *Variable Non Performing Loan* (Y)

No	Pernyataan	SS	S	KS	TS	STS
1.	Persyaratan kredit tidak terpenuhi namun kredit sudah dicairkan.					
2.	Kurangnya informasi mengenai nasabah dan usahanya.					
3.	Kredit diputuskan oleh pihak yang tidak berwenang.					
4.	Kurangnya kemampuan teknis pejabat dalam menganalisis kredit.					
5.	Kebijakan-kebijakan kredit yang kurang ketat.					
6.	Agunan yang diserahkan oleh debitur bermasalah.					
7.	Tidak akuratnya data debitur pada pelaporan sistem informasi debitur (SID).					
8.	Usaha nasabah mengalami masalah (hambatan) karena faktor lingkungan yang tidak memungkinkan untuk melakukan kegiatan.					
9.	Nasabah menyalahgunakan kredit yang diterimanya dari KSP.					
10.	Nasabah tidak beritikad baik untuk mengembalikan pinjamannnya kepada KSP.					

Sumber : Variabel indikator pada bab 3 Haninun (2011)

2. Pernyataan *Variable* Lingkungan Pengendalian (X$_1$)

No	Pernyataan	SS	S	KS	TS	STS
1.	Komunikasi dan pelaksanaan nilai-nilai integritas dan nilai lainnya dalam lingkungan pengendalian intern memengaruhi efektifnya rancangan, pelaksanaan dan pemantauan pengendalian lainnya.					
2.	Komitmen terhadap kompetensi dalam lingkungan pengendalian intern mendapat pertimbangan dari manajemen.					
3.	Keikutsertaan pihak-pihak berkepentingan (TCWG) dalam fungsi pengawasan lingkungan pengendalian intern yang menyeluruh atas					

No	Pernyataan	SS	S	KS	TS	STS
	kegiatan manajemen.					
4.	Manajemen memiliki filosofi dan gaya operasi tertentu yang menunjukkan tindakan-tindakan yang kreatif dalam menerapkan pengendalian intern yang baik.					
5.	KSP memiliki struktur organisasi yang jelas yang mencerminkan tujuan entitas direncanakan, dilaksanakan, dikendalikan, dan direviu.					
6.	Terdapat deskripsi pembagian tugas dan tanggung jawab berdasarkan kebijakan dan prosedur yang telah ditetapkan.					
7.	Terdapat kebijakan dan prosedur tentang SDM yang jujur dan kompeten terhadap tugasnya.					

Sumber : Variabel indikator pada bab 3 Abdurrohman (2014)

3. Pernyataan *Variable* Perkiraan Risiko (X$_2$)

No	Pernyataan	SS	S	KS	TS	STS
1.	Manajemen melakukan penaksiran risiko atas kemungkinan salah saji terhadap laporan keuangan.					
2.	Manajemen melakukan penaksiran seberapa signifikan dampak risiko tersebut.					
3.	Manajemen melakukan penilaian tentang seberapa besar potensi terjadinya risiko tersebut.					
4.	Manajemen membuat keputusan mengenai bagaimana menangani risiko tersebut.					

Sumber : Variabel indikator pada bab 3 Abdurrohman (2014)

4. Pernyataan *Variable* Informasi dan Komunikasi (X$_3$)

No	Pernyataan	SS	S	KS	TS	STS
1.	Sumber informasi yang digunakan berasal dari semua jenis transaksi dari laporan keuangan.					
2.	Informasi direkam dan diolah berdasarkan transaksi standar dan non-standar dalam membuat laporan keuangan.					
3.	Informasi yang dihasilkan digunakan oleh entitas dalam mengkomunikasikan peran,					

No	Pernyataan	SS	S	KS	TS	STS
	tanggung jawab, dan hal-hal penting lainnya berkenaan pelaporan keuangan.					

Sumber : Variabel indikator pada bab 3 Abdurrohman (2014)

5. Pernyataan *Variable* Aktivitas Pengendalian (X_4)

No	Pernyataan	SS	S	KS	TS	STS
1.	Terdapat pemisahan tugas untuk mengurangi peluang seseorang melakukan kesalahan.					
2.	Pengendalian terprogram dalam aplikasi IT akuntansi yang digunakan.					
3.	Terdapat pengecekan independen untuk menguji kesesuaian jumlah pemberian kredit dengan data penerimaan kas yang diterima.					
4.	Melakukan pengamanan fisik atas aset dan pembatasan akses (ke suatu ruang file, data, program komputer, dan seterusnya).					

Sumber : Variabel indikator pada bab 3 Abdurrohman (2014)

6. Pernyataan *Variable* Aktivitas Pemantauan (X_5)

No	Pernyataan	SS	S	KS	TS	STS
1.	Pihak berwenang melakukan pemantauan terhadap aktivitas perusahaan yang sedang berjalan (*ongoing activities*).					
2.	Pihak berwenang melakukan pemantauan secara berkala (*periodic monitoring*).					

Sumber : Variabel indikator pada bab 3 Abdurrohman (2014)

7. Pernyataan *Variable* Penilaian Kredit (X_6)

No	Pernyataan	SS	S	KS	TS	STS
1.	Analisis kredit KSP melakukan wawancara dengan calon debitur untuk mengetahi karakter debitor.					
2.	Analisis kredit KSP melakukan observasi terhadap usaha yang dijalankan oleh calon debitur.					
3.	Analisis kredit KSP melakukan penganalisisan terhadap prospek usaha dan perputaran modal calon debitur					

No	Pernyataan	SS	S	KS	TS	STS
4.	Jaminan dapat berupa BPKB kendaraan yang harganya melebihi jumlah kredit yang diberikan setelah ditaksasi oleh analisis kredit KSP.					
5.	Pemberian kredit disesuaikan dengan Suku Bunga Bank Indonesia.					

Sumber : Variabel indikator pada bab 3 Abdurrohman (2014)

DESKRIPSI RESPONDEN

No	Keterangan	Jumlah	Persentasi
1.	Jenis Kelamin:		
	a. Laki-laki	23	30.3%
	b. Perempuan	53	69.7%
	Jumlah	76	100%
2.	Pendidikan:		
	a. SD, SMP	-	-
	b. SLTA	67	89.4%
	c. Diploma	2	2.6%
	d. Sarjana	6	8%
	Jumlah	76	100%
3.	Masa Kerja:		
	a. <1 tahun	9	12%
	b. 1-3 tahun	36	48%
	c. > 3 tahun	31	40%
	Jumlah	76	100%

HASIL ANGKET PENELITIAN

Resp	Lingkungan Pengendalian							Perkiraan Risiko				Informasi dan Komunikasi			Aktivitas Pengendalian				Aktivitas Pemantauan	
	X11	X12	X13	X14	X15	X16	X17	X21	X22	X23	X24	X31	X32	X33	X41	X42	X43	X44	X51	X52
1	4	4	5	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	3	3
2	5	2	5	4	4	5	4	5	4	5	5	4	4	4	5	5	5	5	5	5
3	5	5	5	4	3	5	4	4	4	5	4	4	3	4	4	4	4	4	4	4
4	4	4	5	5	4	5	5	3	4	2	4	5	4	4	4	5	4	4	4	4
5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	4	4	5	4
6	4	3	4	3	4	3	3	3	4	3	3	3	4	3	5	4	5	5	4	4
7	4	2	3	3	4	4	3	3	4	3	3	3	4	4	3	4	3	4	3	3
8	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	5	4	4
9	5	5	5	5	5	5	5	5	5	5	4	5	5	5	4	5	4	4	5	4
10	4	5	4	5	4	4	5	4	4	4	4	5	4	4	4	4	4	4	3	3
11	5	5	5	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	5	4
12	4	5	5	4	5	4	5	4	4	4	4	4	5	4	4	4	4	4	5	5
13	4	5	5	5	5	4	5	5	5	5	4	5	5	4	5	5	5	5	4	3
14	5	4	5	5	5	4	5	5	5	5	5	5	5	5	4	4	4	4	4	4
15	5	5	5	5	4	5	5	5	5	5	5	5	4	5	4	5	4	4	3	3
16	4	3	4	3	4	3	5	3	4	3	3	3	4	3	4	5	4	4	4	2
17	4	3	4	4	4	3	3	3	4	3	3	4	4	3	4	5	4	4	4	3
18	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	5	3	3
19	4	3	4	4	4	3	3	3	4	3	3	4	4	3	5	5	5	5	3	4
20	4	3	3	3	4	3	3	4	4	4	4	3	4	4	3	4	3	3	4	5
21	3	3	3	3	4	3	3	4	4	4	3	3	4	4	4	5	4	4	5	4

Resp	Lingkungan Pengendalian							Perkiraan Risiko				Informasi dan Komunikasi			Aktivitas Pengendalian				Aktivitas Pemantauan	
	X11	X12	X13	X14	X15	X16	X17	X21	X22	X23	X24	X31	X32	X33	X41	X42	X43	X44	X51	X52
22	3	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	4	4
23	4	4	4	4	5	5	5	3	4	4	5	4	5	5	4	4	4	4	5	5
24	5	4	4	4	4	4	4	2	2	4	4	4	4	4	5	5	5	5	5	5
25	4	4	4	4	4	4	4	4	2	4	4	4	4	4	5	5	5	5	4	5
26	5	4	4	3	3	5	4	3	4	4	5	3	3	4	5	5	5	5	4	4
27	4	4	3	3	4	4	5	5	5	5	5	3	4	4	4	4	5	5	4	3
28	4	3	3	3	3	4	3	3	4	3	2	3	3	3	5	5	5	5	4	4
29	4	4	3	2	3	3	3	2	3	3	2	2	3	3	3	4	4	3	4	4
30	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
31	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4
32	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
33	4	3	2	2	3	3	5	3	4	3	3	2	3	3	4	3	3	4	4	4
34	4	3	4	3	4	4	5	5	4	4	3	3	4	4	4	4	4	4	4	4
35	5	2	3	4	4	4	3	3	4	3	3	4	4	3	5	5	5	5	5	4
36	4	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	5	5	3	3
37	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	3
38	3	2	3	2	3	3	3	2	3	3	2	2	3	2	4	2	4	4	4	3
39	3	3	3	3	2	3	3	3	4	3	2	3	2	2	5	5	5	4	4	4
40	5	5	5	5	5	5	5	5	5	5	4	5	5	5	2	2	4	4	4	4
41	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	2	4	4	3	4
42	5	4	4	4	5	3	3	4	4	4	4	4	5	4	5	4	4	4	4	4
43	4	4	4	4	4	5	5	5	4	4	4	4	4	4	2	3	4	3	4	4
44	4	5	5	4	4	5	5	5	4	4	4	4	4	4	3	5	5	5	5	4
45	4	5	5	5	4	4	5	5	5	5	4	5	4	5	3	4	3	3	5	4

Resp	Lingkungan Pengendalian							Perkiraan Risiko				Informasi dan Komunikasi			Aktivitas Pengendalian				Aktivitas Pemantauan	
	X11	X12	X13	X14	X15	X16	X17	X21	X22	X23	X24	X31	X32	X33	X41	X42	X43	X44	X51	X52
46	4	5	5	5	5	5	5	5	4	4	5	5	5	5	3	4	3	3	4	4
47	5	5	4	5	4	5	5	5	5	5	5	5	4	4	2	4	4	4	4	4
48	4	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3	4	4	4	4
49	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	4	4	4
50	3	5	5	5	5	5	5	4	5	4	4	5	5	5	3	4	2	4	4	3
51	3	2	3	4	4	4	5	3	4	3	3	4	4	3	4	4	4	4	5	5
52	5	4	5	5	5	5	5	5	5	5	5	5	5	5	3	4	3	3	5	5
53	5	2	3	2	3	3	3	2	3	3	2	2	3	3	5	4	5	5	4	4
54	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	5	4	5
55	5	5	4	5	5	5	4	5	5	5	5	5	5	5	3	3	5	4	4	3
56	5	5	5	5	4	5	5	4	5	5	5	5	4	5	4	5	5	5	4	3
57	4	4	5	5	5	5	5	5	4	4	5	5	5	4	4	4	4	4	4	3
58	4	5	5	5	5	5	5	5	4	5	5	5	5	4	5	5	5	5	4	5
59	5	5	5	5	4	5	5	5	5	5	4	5	4	5	4	4	4	4	5	5
60	5	4	5	5	4	5	4	5	5	5	4	5	4	5	3	3	4	4	5	5
61	4	5	5	5	5	4	4	4	4	4	4	5	5	4	5	5	5	5	4	3
62	5	5	5	5	5	4	4	5	4	4	5	5	5	5	5	5	5	5	4	5
63	3	4	4	4	5	5	5	5	4	4	4	4	5	5	5	5	5	5	5	5
64	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	4	5	5
65	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	4	4	4	4
66	5	5	5	5	5	5	5	5	4	5	5	5	5	5	4	4	4	4	5	5
67	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	5
68	5	5	5	5	5	5	5	4	4	5	5	5	5	4	5	5	5	5	5	4
69	4	4	3	4	5	4	3	4	4	4	4	4	5	4	4	4	4	4	3	3

Resp	Lingkungan Pengendalian							Perkiraan Risiko				Informasi dan Komunikasi			Aktivitas Pengendalian				Aktivitas Pemantauan	
	X11	X12	X13	X14	X15	X16	X17	X21	X22	X23	X24	X31	X32	X33	X41	X42	X43	X44	X51	X52
70	4	3	3	4	4	4	5	3	4	3	2	4	4	4	4	4	5	4	4	4
71	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	4	5	5
72	4	4	4	4	3	5	4	3	4	4	3	4	3	4	4	4	4	4	5	4
73	4	4	4	4	4	4	4	4	2	4	4	4	4	4	4	4	4	4	5	4
74	3	3	3	3	3	3	5	4	4	4	4	3	3	3	3	4	3	4	5	4
75	4	4	4	4	4	4	4	2	2	4	4	4	4	3	5	5	5	5	4	4
76	4	4	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	5

Resp	Penilaian Kredit					Non Performing Loan									
	X61	X62	X63	X64	X65	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
1	4	4	4	4	4	4	4	4	3	4	3	5	4	4	4
2	4	4	5	5	5	5	5	4	4	5	4	5	4	5	5
3	4	4	5	5	5	5	5	5	4	5	4	5	4	5	5
4	4	5	4	4	4	5	5	5	5	5	5	5	5	4	4
5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
6	3	4	3	3	4	3	5	5	3	3	3	3	4	3	4
7	4	4	3	3	4	4	4	4	3	4	3	4	3	3	4
8	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
9	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
10	4	5	4	4	4	4	4	4	5	4	5	4	4	4	4
11	4	5	5	5	5	5	5	4	4	5	4	5	4	5	5
12	4	4	4	4	4	4	4	4	5	4	5	4	5	4	4
13	4	4	4	4	4	4	4	4	5	4	5	5	5	4	4

Resp	Penilaian Kredit					Non Performing Loan									
	X61	X62	X63	X64	X65	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
14	5	5	5	5	5	4	4	4	5	4	5	4	5	5	5
15	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
16	3	4	3	3	4	3	5	5	5	3	5	3	3	3	4
17	3	4	3	3	4	3	3	3	3	3	3	3	3	3	4
18	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
19	3	4	3	3	4	3	3	3	3	3	3	3	4	3	4
20	4	4	3	3	3	3	3	4	3	3	3	5	3	3	3
21	4	4	3	3	3	3	5	5	3	3	3	3	3	3	3
22	5	4	5	4	4	5	5	5	5	5	5	5	5	4	4
23	5	5	4	4	5	5	5	5	5	5	5	5	5	4	5
24	4	5	5	5	4	4	4	4	3	4	4	4	4	4	4
25	3	4	3	3	4	3	4	4	3	4	4	4	4	4	4
26	3	4	3	3	4	3	5	5	3	5	4	5	4	4	4
27	4	4	4	4	4	4	4	4	4	4	5	4	4	4	4
28	5	4	4	4	4	4	4	4	4	4	3	4	3	2	4
29	4	4	4	4	4	4	3	3	3	3	3	5	3	3	3
30	4	5	4	4	4	5	5	5	5	5	5	5	5	5	5
31	4	4	4	4	4	4	5	5	4	5	5	5	5	5	5
32	3	4	3	3	4	3	5	5	3	5	5	5	5	5	5
33	4	4	3	3	4	4	5	5	3	3	5	3	3	3	4
34	4	4	4	4	4	4	4	4	4	4	5	4	5	4	4
35	5	5	5	5	5	5	4	4	5	4	3	4	3	3	4
36	4	5	4	4	4	4	5	5	4	5	5	5	5	5	5
37	4	5	5	5	5	5	5	5	4	5	5	5	5	5	5
38	4	4	4	4	4	4	5	5	4	3	3	3	4	3	3

Resp	Penilaian Kredit					Non Performing Loan									
	X61	X62	X63	X64	X65	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
39	4	4	4	4	4	4	3	3	4	3	3	3	3	3	3
40	4	4	4	4	4	4	5	5	5	5	5	5	5	5	5
41	4	4	4	4	4	4	5	5	4	5	5	5	5	5	5
42	4	4	4	4	4	4	3	3	4	3	3	3	3	4	5
43	4	4	4	4	4	4	5	5	4	5	5	5	5	5	5
44	4	4	3	4	3	3	5	5	4	5	5	5	5	5	5
45	4	4	5	4	4	4	4	4	4	4	5	4	4	5	5
46	4	4	5	5	5	4	5	5	5	5	5	5	5	5	5
47	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5
48	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5
49	4	3	4	3	3	4	5	5	3	5	5	5	5	5	5
50	4	4	3	3	4	4	5	5	5	5	5	5	5	5	5
51	5	5	5	5	5	5	4	4	5	4	5	4	3	3	4
52	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5
53	5	5	5	5	5	4	5	5	4	3	3	3	3	3	3
54	4	5	5	4	4	4	5	5	5	5	5	5	5	5	5
55	4	4	4	4	4	4	5	5	3	5	4	5	4	5	5
56	3	4	3	4	4	4	5	5	3	5	5	5	5	5	5
57	4	4	5	4	4	4	5	5	3	5	5	5	5	5	5
58	4	4	5	5	5	4	5	5	5	5	5	5	5	5	5
59	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5
60	4	5	5	5	5	5	5	5	5	5	4	5	4	5	5
61	4	3	4	3	3	4	4	4	3	4	4	4	4	4	4
62	4	4	3	3	4	4	4	4	5	4	4	4	4	4	5
63	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3

Resp	Penilaian Kredit					Non Performing Loan									
	X61	X62	X63	X64	X65	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
64	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5
65	5	5	5	5	5	4	5	5	4	5	5	5	5	5	5
66	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5
67	5	5	5	5	5	4	4	4	4	4	4	4	4	4	4
68	4	5	5	4	4	4	5	5	5	5	5	5	5	5	5
69	4	4	4	4	4	4	4	4	4	4	3	4	3	4	4
70	4	4	4	4	4	4	4	4	5	4	5	4	4	4	4
71	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
72	4	4	4	4	4	5	5	5	4	5	4	5	4	4	4
73	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
74	3	4	4	3	3	3	3	3	5	3	5	3	3	3	3
75	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4
76	4	4	4	4	4	4	4	4	5	4	5	4	5	4	4

DISTRIBUSI FREKUENSI

1. **Lingkungan Pengendalian**

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
X1.1	76	3	5	324	4.26	.640
X1.2	76	2	5	313	4.12	.952
X1.3	76	2	5	326	4.29	.813
X1.4	76	2	5	320	4.21	.884
X1.5	76	2	5	325	4.28	.723
X1.6	76	3	5	329	4.33	.755
X1.7	76	3	5	333	4.38	.799
Valid N (listwise)	76					

X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	8	10.5	10.5	10.5
	4	40	52.6	52.6	63.2
	5	28	36.8	36.8	100.0
	Total	76	100.0	100.0	

X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6	7.9	7.9	7.9
	3	12	15.8	15.8	23.7
	4	25	32.9	32.9	56.6
	5	33	43.4	43.4	100.0
	Total	76	100.0	100.0	

X1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.3	1.3	1.3
	3	14	18.4	18.4	19.7
	4	23	30.3	30.3	50.0
	5	38	50.0	50.0	100.0
	Total	76	100.0	100.0	

X1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	4	5.3	5.3	5.3
	3	11	14.5	14.5	19.7
	4	26	34.2	34.2	53.9
	5	35	46.1	46.1	100.0
	Total	76	100.0	100.0	

X1.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.3	1.3	1.3
	3	9	11.8	11.8	13.2
	4	34	44.7	44.7	57.9
	5	32	42.1	42.1	100.0
	Total	76	100.0	100.0	

X1.6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	13	17.1	17.1	17.1
	4	25	32.9	32.9	50.0
	5	38	50.0	50.0	100.0
	Total	76	100.0	100.0	

X1.7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	15	19.7	19.7	19.7
	4	17	22.4	22.4	42.1
	5	44	57.9	57.9	100.0
	Total	76	100.0	100.0	

2. **Perkiraan Risiko**

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
X2.1	76	2	5	314	4.13	.957
X2.2	76	2	5	320	4.21	.754
X2.3	76	2	5	319	4.20	.783
X2.4	76	2	5	309	4.07	.914
Valid N (listwise)	76					

X2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	5	6.6	6.6	6.6
	3	15	19.7	19.7	26.3
	4	21	27.6	27.6	53.9
	5	35	46.1	46.1	100.0
	Total	76	100.0	100.0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	4	5.3	5.3	5.3
	3	3	3.9	3.9	9.2
	4	42	55.3	55.3	64.5
	5	27	35.5	35.5	100.0
	Total	76	100.0	100.0	

X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.3	1.3	1.3
	3	14	18.4	18.4	19.7
	4	30	39.5	39.5	59.2
	5	31	40.8	40.8	100.0
	Total	76	100.0	100.0	

X2.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6	7.9	7.9	7.9
	3	11	14.5	14.5	22.4
	4	31	40.8	40.8	63.2
	5	28	36.8	36.8	100.0
	Total	76	100.0	100.0	

3. **Informasi dan Komunikasi**

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
X3.1	76	2	5	320	4.21	.884
X3.2	76	2	5	325	4.28	.723
X3.3	76	2	5	317	4.17	.790
Valid N (listwise)	76					

X3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	4	5.3	5.3	5.3
	3	11	14.5	14.5	19.7
	4	26	34.2	34.2	53.9
	5	35	46.1	46.1	100.0
	Total	76	100.0	100.0	

X3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.3	1.3	1.3
	3	9	11.8	11.8	13.2
	4	34	44.7	44.7	57.9
	5	32	42.1	42.1	100.0
	Total	76	100.0	100.0	

X3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	2.6	2.6	2.6
	3	12	15.8	15.8	18.4
	4	33	43.4	43.4	61.8
	5	29	38.2	38.2	100.0
	Total	76	100.0	100.0	

4. Aktivitas Pengendalian

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
X4.1	76	2	5	311	4.09	.803
X4.2	76	2	5	325	4.28	.759
X4.3	76	2	5	325	4.28	.685
X4.4	76	3	5	325	4.28	.602
Valid N (listwise)	76					

X4.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	3.9	3.9	3.9
	3	12	15.8	15.8	19.7
	4	36	47.4	47.4	67.1

X4.1

	Frequency	Percent	Valid Percent	Cumulative Percent
5	25	32.9	32.9	100.0
Total	76	100.0	100.0	

X4.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	3.9	3.9	3.9
	3	5	6.6	6.6	10.5
	4	36	47.4	47.4	57.9
	5	32	42.1	42.1	100.0
	Total	76	100.0	100.0	

X4.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.3	1.3	1.3
	3	7	9.2	9.2	10.5
	4	38	50.0	50.0	60.5
	5	30	39.5	39.5	100.0
	Total	76	100.0	100.0	

X4.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	6	7.9	7.9	7.9
	4	43	56.6	56.6	64.5
	5	27	35.5	35.5	100.0
	Total	76	100.0	100.0	

5. **Aktivitas Pemantauan**

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
X5.1	76	3	5	321	4.22	.645
X5.2	76	2	5	306	4.03	.748
Valid N (listwise)	76					

X5.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	9	11.8	11.8	11.8
	4	41	53.9	53.9	65.8

X5.1

	Frequency	Percent	Valid Percent	Cumulative Percent
5	26	34.2	34.2	100.0
Total	76	100.0	100.0	

X5.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.3	1.3	1.3
	3	17	22.4	22.4	23.7
	4	37	48.7	48.7	72.4
	5	21	27.6	27.6	100.0
	Total	76	100.0	100.0	

6. Penilaian Kredit

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
X6.1	76	3	5	309	4.07	.574
X6.2	76	3	5	327	4.30	.517
X6.3	76	3	5	316	4.16	.731
X6.4	76	3	5	310	4.08	.707
X6.5	76	3	5	322	4.24	.586
Valid N (listwise)	76					

X6.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	10	13.2	13.2	13.2
	4	51	67.1	67.1	80.3
	5	15	19.7	19.7	100.0
	Total	76	100.0	100.0	

X6.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	2	2.6	2.6	2.6
	4	49	64.5	64.5	67.1
	5	25	32.9	32.9	100.0
	Total	76	100.0	100.0	

X6.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	15	19.7	19.7	19.7
	4	34	44.7	44.7	64.5
	5	27	35.5	35.5	100.0
	Total	76	100.0	100.0	

X6.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	16	21.1	21.1	21.1
	4	38	50.0	50.0	71.1
	5	22	28.9	28.9	100.0
	Total	76	100.0	100.0	

X6.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	6	7.9	7.9	7.9
	4	46	60.5	60.5	68.4
	5	24	31.6	31.6	100.0
	Total	76	100.0	100.0	

7. **Non Performing Loan**

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
Y1	76	3	5	315	4.14	.647
Y2	76	3	5	341	4.49	.663
Y3	76	3	5	340	4.47	.642
Y4	76	3	5	318	4.18	.795
Y5	76	3	5	329	4.33	.755
Y6	76	3	5	333	4.38	.799
Y7	76	3	5	335	4.41	.734
Y8	76	3	5	325	4.28	.776
Y9	76	2	5	320	4.21	.822
Y10	76	3	5	333	4.38	.673
Valid N (listwise)	76					

Y1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	11	14.5	14.5	14.5
	4	43	56.6	56.6	71.1

Y1

	Frequency	Percent	Valid Percent	Cumulative Percent
5	22	28.9	28.9	100.0
Total	76	100.0	100.0	

Y2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	7	9.2	9.2	9.2
	4	25	32.9	32.9	42.1
	5	44	57.9	57.9	100.0
	Total	76	100.0	100.0	

Y3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	6	7.9	7.9	7.9
	4	28	36.8	36.8	44.7
	5	42	55.3	55.3	100.0
	Total	76	100.0	100.0	

Y4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	18	23.7	23.7	23.7
	4	26	34.2	34.2	57.9
	5	32	42.1	42.1	100.0
	Total	76	100.0	100.0	

Y5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	13	17.1	17.1	17.1
	4	25	32.9	32.9	50.0
	5	38	50.0	50.0	100.0
	Total	76	100.0	100.0	

Y6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	15	19.7	19.7	19.7
	4	17	22.4	22.4	42.1
	5	44	57.9	57.9	100.0
	Total	76	100.0	100.0	

Y7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	11	14.5	14.5	14.5
	4	23	30.3	30.3	44.7
	5	42	55.3	55.3	100.0
	Total	76	100.0	100.0	

Y8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	15	19.7	19.7	19.7
	4	25	32.9	32.9	52.6
	5	36	47.4	47.4	100.0
	Total	76	100.0	100.0	

Y9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.3	1.3	1.3
	3	16	21.1	21.1	22.4
	4	25	32.9	32.9	55.3
	5	34	44.7	44.7	100.0
	Total	76	100.0	100.0	

Y10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	8	10.5	10.5	10.5
	4	31	40.8	40.8	51.3
	5	37	48.7	48.7	100.0
	Total	76	100.0	100.0	

UJI VALIDITAS DAN RELIABILITAS

1. Lingkungan Pengendalian

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X1.1	25.61	17.202	.376	.240	.915
X1.2	25.75	13.283	.781	.636	.876
X1.3	25.58	13.874	.837	.738	.869
X1.4	25.66	13.215	.873	.802	.863
X1.5	25.59	15.258	.678	.563	.888
X1.6	25.54	14.545	.780	.651	.877
X1.7	25.49	15.160	.612	.487	.895

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.899	.895	7

2. Perkiraan Risiko

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X2.1	12.47	4.466	.852	.733	.822
X2.2	12.39	5.949	.629	.476	.904
X2.3	12.41	5.205	.842	.733	.831
X2.4	12.54	4.972	.741	.642	.867

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.890	.891	4

3. **Informasi dan Komunikasi**

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X3.1	8.45	1.984	.812	.660	.844
X3.2	8.38	2.479	.785	.616	.866
X3.3	8.49	2.253	.806	.650	.842

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.896	.899	3

4. **Aktivitas Pengendalian**

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X4.1	12.83	2.997	.788	.625	.795
X4.2	12.64	3.565	.590	.385	.879
X4.3	12.64	3.485	.735	.641	.819
X4.4	12.64	3.672	.779	.678	.810

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.864	.871	4

5. **Aktivitas Pemantauan**

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X5.1	4.03	.559	.596	.355	.
X5.2	4.22	.416	.596	.355	.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.742	.747	2

6. **Penilaian Kredit**

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X6.1	16.78	4.976	.647	.447	.892
X6.2	16.54	5.132	.667	.473	.890
X6.3	16.68	4.032	.815	.728	.857
X6.4	16.76	4.050	.847	.790	.848
X6.5	16.61	4.669	.770	.673	.867

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.895	.896	5

7. **Non Performing Loan**

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Y1	39.13	27.609	.520	.556	.923
Y2	38.79	26.248	.717	.941	.913
Y3	38.80	26.641	.680	.930	.915
Y4	39.09	27.418	.422	.524	.930
Y5	38.95	24.264	.904	.920	.902
Y6	38.89	25.189	.715	.669	.913
Y7	38.87	25.422	.757	.845	.911
Y8	39.00	24.667	.816	.759	.907
Y9	39.07	24.356	.805	.850	.908
Y10	38.89	26.069	.734	.780	.912

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.922	.922	10

UJI ASUMSI KLASIK

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		76
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.08165113
Most Extreme Differences	Absolute	.078
	Positive	.056
	Negative	-.078
Test Statistic		.078
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: NPL
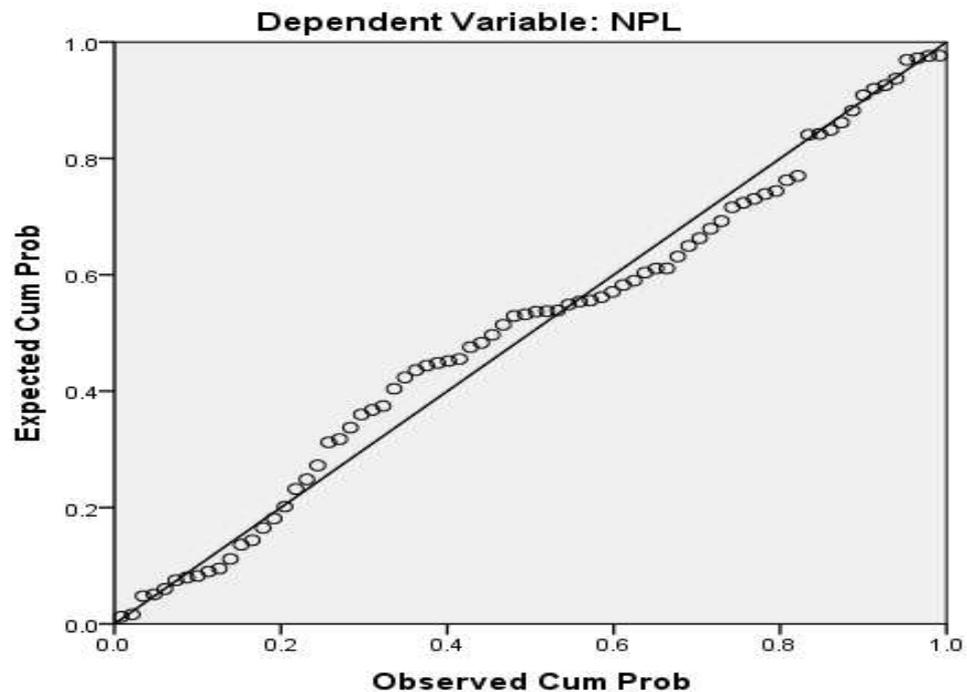
2. Uji Linieritas

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
NPL * Lingkungan.Pengendalian	Between Groups	(Combined)	1990.414	16	124.401	19.480	.000
		Linearity	1864.133	1	1864.133	291.903	.000
		Deviation from Linearity	126.281	15	8.419	1.318	.221
	Within Groups		376.783	59	6.386		
	Total		2367.197	75			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
NPL * Perkiraan.Risiko	Between Groups	(Combined)	1608.150	9	178.683	15.537	.000
		Linearity	1381.075	1	1381.075	120.086	.000
		Deviation from Linearity	227.076	8	28.384	2.468	.051
	Within Groups		759.047	66	11.501		
	Total		2367.197	75			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
NPL * Informasi.Komunikasi	Between Groups	(Combined)	1502.258	8	187.782	14.546	.000
		Linearity	1428.327	1	1428.327	110.641	.000
		Deviation from Linearity	73.931	7	10.562	.818	.576
	Within Groups		864.939	67	12.910		
	Total		2367.197	75			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
NPL * Aktifitas.Pengendalian	Between Groups	(Combined)	225.263	8	28.158	.881	.537
		Linearity	39.428	1	39.428	1.233	.271
		Deviation from Linearity	185.835	7	26.548	.830	.566
	Within Groups		2141.934	67	31.969		
	Total		2367.197	75			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
NPL * Aktifitas.Pemantauan	Between Groups	(Combined)	209.805	4	52.451	1.726	.154
		Linearity	127.510	1	127.510	4.196	.044
		Deviation from Linearity	82.295	3	27.432	.903	.444
	Within Groups		2157.393	71	30.386		
	Total		2367.197	75			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
NPL * Penilaian.Kredit	Between Groups	(Combined)	972.336	8	121.542	5.838	.000
		Linearity	599.178	1	599.178	28.781	.000
		Deviation from Linearity	373.157	7	53.308	2.561	.061
	Within Groups		1394.862	67	20.819		
	Total		2367.197	75			

3. Uji Multikolinearitas

Coefficients[a]

	Collinearity Statistics	
Model	Tolerance	VIF
1 Lingkungan.Pengendalian	.116	8.608
Perkiraan.Risiko	.266	3.756
Informasi.Komunikasi	.126	7.922
Aktifitas.Pengendalian	.976	1.025
Aktifitas.Pemantauan	.892	1.122
Penilaian.Kredit	.798	1.253

a. Dependent Variable: NPL

4. Uji Heteroskedastisitas

Correlations

			Lingkungan.P engendalian	Perkiraan. Risiko	Informasi.K omunikasi	Aktifitas.Pen gendalian	Aktifitas .Pemant auan	Penilaia n.Kredit	Unstandardize d Residual
Spearman 's rho	Lingkungan.P engendalian	Correlation Coefficient	1.000	.841**	.917**	-.035	.146	.380**	-.038
		Sig. (2-tailed)	.	.000	.000	.766	.207	.001	.743
		N	76	76	76	76	76	76	76
	Perkiraan.Risi ko	Correlation Coefficient	.841**	1.000	.827**	-.099	.086	.320**	.008
		Sig. (2-tailed)	.000	.	.000	.395	.458	.005	.946
		N	76	76	76	76	76	76	76
	Informasi.Ko munikasi	Correlation Coefficient	.917**	.827**	1.000	-.060	.125	.337**	-.025
		Sig. (2-tailed)	.000	.000	.	.607	.280	.003	.833
		N	76	76	76	76	76	76	76
	Aktifitas.Peng endalian	Correlation Coefficient	-.035	-.099	-.060	1.000	.007	-.056	.046
		Sig. (2-tailed)	.766	.395	.607	.	.955	.633	.695
		N	76	76	76	76	76	76	76

Aktifitas.Pema ntauan	Correlation Coefficient	.146	.086	.125	.007	1.000	.328[**]	-.016
	Sig. (2-tailed)	.207	.458	.280	.955	.	.004	.892
	N	76	76	76	76	76	76	76
Penilaian.Kred it	Correlation Coefficient	.380[**]	.320[**]	.337[**]	-.056	.328[**]	1.000	-.010
	Sig. (2-tailed)	.001	.005	.003	.633	.004	.	.929
	N	76	76	76	76	76	76	76
Unstandardize d Residual	Correlation Coefficient	-.038	.008	-.025	.046	-.016	-.010	1.000
	Sig. (2-tailed)	.743	.946	.833	.695	.892	.929	.
	N	76	76	76	76	76	76	76

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

Scatterplot

Dependent Variable: NPL
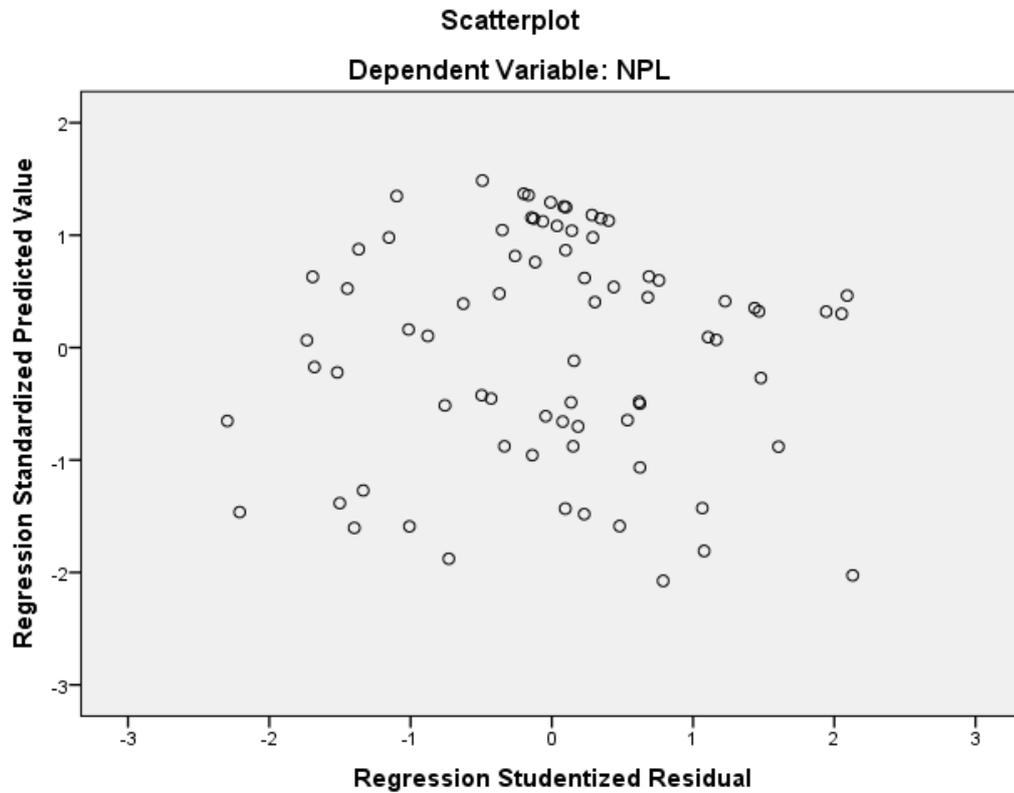
5. Uji Autokorelasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.929[a]	.863	.851	2.170	2.060

a. Predictors: (Constant), Penilaian.Kredit, Aktifitas.Pengendalian, Perkiraan.Risiko, Aktifitas.Pemantauan, Informasi.Komunikasi, Lingkungan.Pengendalian

b. Dependent Variable: NPL

UJI HIPOTESIS

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.130	3.101		1.654	.103
Lingkungan.Pengendalian	1.355	.166	1.068	8.161	.000
Perkiraan.Risiko	.198	.163	.105	1.212	.230
Informasi.Komunikasi	-.954	.322	-.372	-2.961	.004
Aktifitas.Pengendalian	-.244	.105	-.105	-2.324	.023
Aktifitas.Pemantauan	.239	.213	.053	1.121	.266
Penilaian.Kredit	.414	.106	.194	3.890	.000

a. Dependent Variable: NPL

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2042.202	6	340.367	72.264	.000[b]
Residual	324.995	69	4.710		
Total	2367.197	75			

a. Dependent Variable: NPL

b. Predictors: (Constant), Penilaian.Kredit, Aktifitas.Pengendalian, Perkiraan.Risiko, Aktifitas.Pemantauan, Informasi.Komunikasi, Lingkungan.Pengendalian

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.929[a]	.863	.851	2.170

a. Predictors: (Constant), Penilaian.Kredit, Aktifitas.Pengendalian, Perkiraan.Risiko, Aktifitas.Pemantauan, Informasi.Komunikasi, Lingkungan.Pengendalian

b. Dependent Variable: NPL