

## LAMPIRAN 1 KUESIONER

### PENGANTAR KUESIONER



### **ANALISIS IMPLEMENTASI KRITERIA 5C BANK BPR DALAM MENENTUKAN KELAYAKAN PEMBERIAN KREDIT PADA NASABAH (Study Kasus Pada BPR Nur Semesta Indah dan BPR Nusamba Rambipuji)**

Kepada :

Yth.Bapak/Ibu/Sdr responden

Di tempat

Dengan hormat,

Kuesioner ini ditujukan untuk para nasabah guna memperoleh data yang akan dipergunakan untuk penulisan tugas akhir (skripsi) sebagai salah satu syarat untuk memperoleh gelar sarjana. Adapaun judul yang saya buat yaitu "**ANALISIS IMPLEMENTASI KRITERIA 5C BANK BPR DALAM MENENTUKAN KELAYAKAN PEMBERIAN KREDIT PADA NASABAH (Study Kasus Pada Bpr Nur Semesta Indah Dan Bpr Nusamba Rambipuji)**". Dengan segenap kerendahan hati, saya memohon kesediaan Bapak/Ibu untuk bersedia meluangkan waktu mengisi kuesioner ini dengan jujur dan apa adanya.

Informasi Bapak/Ibu berikan hanya digunakan kepentingan terbatas, dalam artian hanya diperlukan untuk penelitian ini saja. Peneliti menjamin rahasia pribadi juga jawaban Bapak/Ibu dalam memberikan kebenaran data pada peneliti.

Atas bantuan dan kerjasamanya Bapak/Ibu/Saudara saya ucapan terimakasih.

Hormat Saya,

**Rizal Febriyanto  
15.1041.1171**

## KUESIONER PENELITIAN

### **ANALISIS IMPLEMENTASI KRITERIA 5C BANK BPR DALAM MENENTUKAN KELAYAKAN PEMBERIAN KREDIT PADA NASABAH** (Study Kasus Pada BPR Nur Semesta Indah Dan BPR Nusamba Rambipuji)

#### 1. Data Responden :

Sebelum menjawab pertanyaan dalam kuesioner ini, mohon Saudara mengisi data berikut terlebih dahulu. (Jawaban yang saudara berikan akan diperlakukan secara rahasia). Pilihlah salah satu jawaban dengan memberikan tanda silang [X] pada kotak yang disediakan.

- a. Jenis Kelamin : [1] Pria      [2] Wanita
- b. Usia : .....

#### 2. Petunjuk Pengisian Kuesioner

- a. Responden diharapkan membaca terlebih dahulu diskripsi masing-masing pertanyaan sebelum memberikan jawaban.
- b. Responden dapat memberikan jawaban dengan memberikan penilaian tentang sejauhmana pernyataan ini sesuai dengan realita/keadaan sesungguhnya. Berikan penilaian anda dengan rentang nilai 0-10 dalam kotak yang tersedia serta berikan jawaban pada pertanyaan di baris di bawahnya. Nilai 0 – 10 bermakna bahwa semakin ke angka 10 adalah semakin setuju atau sesuai dengan keadaan yang sesungguhnya.
- c. Isilah secara singkat, apabila membutuhkan penjelasan silahkan ditanyakan.
- d. Data responden dan semua informasi yang diberikan akan dijamin kerahasiaannya, oleh sebab itu dimohon untuk mengisi kuesioner dengan sebenarnya dan seobjektif mungkin.

## DAFTAR PERNYATAAN KUESIONER

### 1. *Character*

*Character* adalah sifat atau watak yang dimiliki oleh calon debitur sebagai penilaian kelayakan pemberian kredit

Bila kemampuan bapak / ibu dapat dinilai dengan angka 0 s/d 10, berapa nilai yang akan bapak / ibu berikan untuk pernyataan dibawah ini.

1.	rasa tanggung jawab saya untuk melunasi kredit dengan tepat waktu	
2.	pekerja keras dalam menjalankan usaha	

Apakah saudara yakin bisa menyelesaikan pernyataan diatas :

### 2. *Capacity*

*Capacity* adalah bidang usaha yang dimiliki oleh calon debitur sebagai penilaian kelayakan pemberian kredit

Bila kemampuan bapak / ibu dapat dinilai dengan angka 0 s/d 10, berapa nilai yang akan bapak / ibu berikan untuk pernyataan dibawah ini.

1.	Saya membayar angsuran yang telah disepakati/ditentukan	
2.	membayar dengan tepat waktu	

Sebutkan usaha yang sedang dijalankan :

### 3. *Capital*

*Capital* adalah modal yang dimiliki oleh calon debitur sebagai penilaian kelayakan pemberian kredit.

Bila kemampuan bapak / ibu dapat dinilai dengan angka 0 s/d 10, berapa nilai yang akan bapak / ibu berikan untuk pernyataan dibawah ini.

1.	Saya mempunyai sumber penghasilan tetap	
2.	Saya mempunyai bidang usaha sebagai sumber penghasilan lain	
3.	Saya memiliki simpanan modal/tabungan di bank	

Sebutkan salah satu pengeluaran saudara :

**4. *Collateral***

*Collateral* adalah jaminan yang diberikan calon debitur baik yang bersifat fisik maupun non fisik sebagai salah satu penilaian kelayakan pemberian kredit.

Bila kemampuan bapak / ibu dapat dinilai dengan angka 0 s/d 10, berapa nilai yang akan bapak / ibu berikan untuk pernyataan dibawah ini.

1.	Nilai jaminan sayasebanding atau melebihi nilai kredit	
2.	jaminan berupa fisik atau non fisik	
3.	Kepemilikan barang jaminan dan keaslian dokumen	

Apakah jaminan saudara bisa dipertanggungjawabkan :

**5. *Condition***

*Condition* adalah suatu kondisi ekonomi calon debitur sebagai salah satu penilaian pemberian kredit.

Bila kemampuan bapak / ibu dapat dinilai dengan angka 0 s/d 10, berapa nilai yang akan bapak / ibu berikan untuk pernyataan dibawah ini.

1.	Bisnis yang saya jalani berkembang	
2.	Perekonomian saya naik turun	
3.	Kondisi sosial ekonomi dalam usaha saya	

Bagaimana kondisi ekonomi saudara saat ini :

Terimakasih yang sebesar-besarnya atas perhatian partisipasi Saudara/I dalam pengisian kuesioner ini. Disadari sepenuhnya bahwa tanpa bantuan saudara/I study ini tidak ada artinya sama sekali.

## LAMPIRAN 2 REKAPITULASI KUESIONER

### 1. BPR Nur Semesta Indah

No	x1	x2	total	rata"	x3	x4	total	rata"	x5	x6	x7	total	rata"	x8	x9	x10	total	rata"	x11	x12	x13	total	rata"
1	8	7	15	7.5	8	7	15	7.5	5	7	5	17	5.667	5	8	8	21	7	7	8	8	23	7.667
2	10	8	18	9	10	10	20	10	8	0	10	18	6	5	8	10	23	7.667	0	6	0	6	2
3	8	8	16	8	8	10	18	9	8	8	10	26	8.667	5	8	8	21	7	8	8	8	24	8
4	10	5	15	7.5	10	5	15	7.5	0	5	2	7	2.333	6	5	10	21	7	5	5	5	15	5
5	9	8	17	8.5	9	8	17	8.5	7	8	5	20	6.667	5	8	9	22	7.333	8	9	8	25	8.333
6	9	8	17	8.5	9	9	18	9	5	0	7	12	4	9	0	9	18	6	0	6	0	6	2
7	10	8	18	9	10	8	18	9	8	8	0	16	5.333	5	8	10	23	7.667	8	8	8	24	8
8	8	9	17	8.5	8	10	18	9	10	9	0	19	6.333	8	10	8	26	8.667	9	8	9	26	8.667
9	9	9	18	9	9	9	18	9	8	9	8	25	8.333	8	8	9	25	8.333	9	5	8	22	7.333
10	9	8	17	8.5	9	8	17	8.5	8	8	8	24	8	8	8	9	25	8.333	8	3	8	19	6.333
11	9	8	17	8.5	9	8	17	8.5	9	8	9	26	8.667	9	8	9	26	8.667	8	8	8	24	8
12	10	10	20	10	10	10	20	10	9	10	9	28	9.333	9	9	10	28	9.333	10	8	9	27	9
13	9	8	17	8.5	9	8	17	8.5	7	8	0	15	5	9	8	9	26	8.667	8	7	8	23	7.667
14	10	10	20	10	10	10	20	10	8	10	0	18	6	8	10	10	28	9.333	10	10	10	30	10
15	8	8	16	8	8	8	16	8	6	8	9	23	7.667	7	8	8	23	7.667	8	5	8	21	7
16	9	10	19	9.5	9	10	19	9.5	10	10	9	29	9.667	9	10	9	28	9.333	10	5	10	25	8.333
17	8	9	17	8.5	8	9	17	8.5	9	9	10	28	9.333	8	5	8	21	7	9	2	5	16	5.333
18	10	8	18	9	10	8	18	9	7	8	10	25	8.333	10	8	10	28	9.333	8	8	8	24	8
19	9	9	18	9	9	9	18	9	7	9	7	23	7.667	5	9	9	23	7.667	9	9	9	27	9
20	10	8	18	9	10	8	18	9	10	8	9	27	9	10	8	10	28	9.333	8	4	8	20	6.667
21	7	8	15	7.5	7	8	15	7.5	9	8	10	27	9	8	8	7	23	7.667	8	8	8	24	8
22	10	9	19	9.5	10	9	19	9.5	10	0	8	18	6	9	9	10	28	9.333	0	10	0	10	3.333

23	8	8	16	8	8	8	16	8	8	8	8	24	8	5	8	8	21	7	8	7	8	23	7.667
24	9	8	17	8.5	9	8	17	8.5	9	8	10	27	9	8	8	9	25	8.333	8	7	8	23	7.667
25	8	9	17	8.5	8	9	17	8.5	6	9	10	25	8.333	9	9	8	26	8.667	9	8	9	26	8.667
26	7	7	14	7	7	7	14	7	5	7	9	21	7	5	7	7	19	6.333	7	5	7	19	6.333
27	9	9	18	9	9	9	18	9	8	8	10	26	8.667	9	9	9	27	9	8	10	10	28	9.333
28	10	9	19	9.5	10	4	14	7	9	9	10	28	9.333	10	9	10	29	9.667	9	7	7	23	7.667
29	9	8	17	8.5	9	7	16	8	9	8	8	25	8.333	8	4	9	21	7	8	9	9	26	8.667
30	8	10	18	9	8	8	16	8	9	10	0	19	6.333	10	8	8	26	8.667	10	10	10	30	10
31	7	8	15	7.5	7	9	16	8	0	8	8	16	5.333	8	10	7	25	8.333	8	7	7	22	7.333
32	10	9	19	9.5	10	10	20	10	8	9	9	26	8.667	9	7	10	26	8.667	9	10	10	29	9.667
33	9	7	16	8	9	8	17	8.5	10	7	7	24	8	8	7	9	24	8	7	6	6	19	6.333
34	10	10	20	10	10	10	20	10	8	10	7	25	8.333	8	8	10	26	8.667	10	7	7	24	8
35	8	8	16	8	8	9	17	8.5	0	8	0	8	2.667	9	5	8	22	7.333	8	9	9	26	8.667
36	10	10	20	10	10	6	16	8	8	10	8	26	8.667	8	10	10	28	9.333	10	8	8	26	8.667
37	8	8	16	8	8	8	16	8	10	8	7	25	8.333	8	9	8	25	8.333	8	9	9	26	8.667
38	10	10	20	10	10	9	19	9.5	10	10	9	29	9.667	9	4	10	23	7.667	10	9	8	27	9
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40	10	10	20	10	10	10	20	10	10	10	10	30	10	8	8	10	26	8.667	10	10	9	29	9.667
41	7	7	14	7	7	9	16	8	0	7	0	7	2.333	9	9	7	25	8.333	7	7	7	21	7
42	9	8	17	8.5	9	8	17	8.5	0	8	9	17	5.667	8	10	9	27	9	8	8	8	24	8
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44	10	10	20	10	10	9	19	9.5	0	10	10	20	6.667	9	10	10	29	9.667	10	10	10	30	10
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46	10	9	19	9.5	10	10	20	10	10	9	0	19	6.333	9	9	10	28	9.333	9	9	9	27	9
47	7	7	14	7	7	7	14	7	0	0	7	7	2.333	8	7	10	25	8.333	0	6	0	6	2
48	10	9	19	9.5	10	8	18	9	0	9	10	19	6.333	9	9	10	28	9.333	9	9	9	27	9

49	9	9	18	9	9	8	17	8.5	8	9	9	26	8.667	10	9	9	28	9.333	9	9	9	27	9
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51	7	8	15	7.5	7	8	15	7.5	8	8	10	26	8.667	0	8	7	15	5	8	8	8	24	8
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53	9	10	19	9.5	9	9	18	9	10	10	10	30	10	0	7	9	16	5.333	10	10	10	30	10
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55	9	9	18	9	9	9	18	9	10	9	8	27	9	10	10	9	29	9.667	9	9	9	27	9
56	10	10	20	10	10	4	14	7	9	10	10	29	9.667	0	8	10	18	6	10	10	9	29	9.667
57	8	8	16	8	10	5	15	7.5	10	0	10	20	6.667	0	5	6	11	3.667	0	4	0	4	1.333
58	8	8	16	8	8	6	14	7	0	8	0	8	2.667	8	9	8	25	8.333	8	8	8	24	8
59	10	8	18	9	10	9	19	9.5	9	8	10	27	9	0	4	10	14	4.667	8	8	8	24	8
60	10	9	19	9.5	10	3	13	6.5	9	9	9	27	9	8	10	10	28	9.333	9	9	9	27	9
61	7	7	14	7	7	10	17	8.5	7	0	7	14	4.667	9	8	7	24	8	0	5	0	5	1.667
62	10	8	18	9	10	8	18	9	9	8	5	22	7.333	10	9	10	29	9.667	8	8	8	24	8
63	9	9	18	9	9	5	14	7	9	0	0	9	3	10	7	9	26	8.667	0	7	0	7	2.333
64	8	10	18	9	8	9	17	8.5	10	10	8	28	9.333	10	10	8	28	9.333	10	10	9	29	9.667
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66	8	6	14	7	8	10	18	9	0	6	7	13	4.333	10	9	8	27	9	6	6	7	19	6.333
67	8	9	17	8.5	8	8	16	8	9	9	7	25	8.333	10	9	8	27	9	9	9	9	27	9
68	9	8	17	8.5	9	9	18	9	0	8	0	8	2.667	0	10	9	19	6.333	8	8	8	24	8
69	9	9	18	9	9	7	16	8	0	0	8	8	2.667	9	9	9	27	9	0	5	0	5	1.667
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73	8	8	16	8	8	9	17	8.5	9	0	0	9	3	0	9	8	17	5.667	0	5	0	5	1.667
74	10	9	19	9.5	10	10	20	10	5	9	6	20	6.667	3	4	10	17	5.667	9	9	9	27	9

75	9	6	15	7.5	9	9	18	9	9	6	7	22	7.333	9	8	9	26	8.667	6	7	7	20	6.667
76	8	7	15	7.5	8	9	17	8.5	10	7	5	22	7.333	10	10	8	28	9.333	7	7	7	21	7
77	10	9	19	9.5	10	7	17	8.5	10	9	9	28	9.333	0	7	10	17	5.667	9	9	9	27	9
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79	10	10	20	10	10	9	19	9.5	7	10	8	25	8.333	9	10	10	29	9.667	10	10	10	30	10
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81	10	8	18	9	10	9	19	9.5	6	8	8	22	7.333	8	9	10	27	9	8	8	8	24	8
82	8	8	16	8	8	8	16	8	9	9	9	27	9	10	6	8	24	8	9	10	10	29	9.667
83	10	8	18	9	10	8	18	9	8	8	9	25	8.333	8	8	10	26	8.667	8	10	10	28	9.333
84	7	7	14	7	7	7	14	7	10	0	10	20	6.667	10	10	7	27	9	0	4	0	4	1.333
85	10	9	19	9.5	10	9	19	9.5	7	9	7	23	7.667	7	4	10	21	7	9	9	9	27	9
86	7	8	15	7.5	7	6	13	6.5	8	8	5	21	7	8	9	7	24	8	8	8	8	24	8
87	8	8	16	8	8	8	16	8	8	0	0	8	2.667	6	8	10	24	8	0	6	0	6	2
88	10	9	19	9.5	10	10	20	10	10	9	8	27	9	8	10	10	28	9.333	9	6	7	22	7.333
89	8	8	16	8	8	7	15	7.5	8	8	9	25	8.333	9	9	8	26	8.667	8	8	8	24	8
90	10	10	20	10	10	8	18	9	10	10	7	27	9	8	8	10	26	8.667	10	10	9	29	9.667
91	9	9	18	9	9	7	16	8	9	9	7	25	8.333	7	8	9	24	8	9	9	9	27	9
92	7	8	15	7.5	7	8	15	7.5	8	8	7	23	7.667	8	9	7	24	8	8	8	8	24	8
93	10	8	18	9	8	10	18	9	9	0	0	9	3	6	10	10	26	8.667	0	5	0	5	1.667
94	8	8	16	8	8	8	16	8	8	8	10	26	8.667	5	8	8	21	7	8	8	8	24	8
95	10	10	20	10	10	9	19	9.5	10	10	5	25	8.333	9	8	10	27	9	10	10	10	30	10
96	9	9	18	9	9	8	17	8.5	5	9	8	22	7.333	9	10	9	28	9.333	9	9	9	27	9
97	10	9	19	9.5	10	8	18	9	8	9	0	17	5.667	7	9	10	26	8.667	9	8	8	25	8.333
98	9	9	18	9	9	9	18	9	8	10	9	27	9	9	7	9	25	8.333	10	7	7	24	8
99	8	8	16	8	8	4	12	6	9	8	0	17	5.667	9	7	8	24	8	8	10	9	27	9
100	9	7	16	8	9	7	16	8	9	7	6	22	7.333	10	10	9	29	9.667	7	8	8	23	7.667

2. BPR Nusamba Rambipuji

No	x1	x2	total	rata"	x3	x4	total	rata"	x5	x6	x7	total	rata"	x8	x9	x10	total	rata"	x11	x12	x13	total	rata"
1	7	7	14	7	7	9	16	8	0	7	0	7	2.333	9	9	7	25	8.333	7	7	7	21	7
2	9	8	17	8.5	9	8	17	8.5	0	8	9	17	5.667	8	10	9	27	9	8	8	8	24	8
3	7	7	14	7	7	10	17	8.5	8	7	8	23	7.667	8	8	7	23	7.667	7	7	7	21	7
4	10	10	20	10	10	9	19	9.5	0	10	10	20	6.667	9	10	10	29	9.667	10	10	10	30	10
5	7	7	14	7	7	6	13	6.5	7	7	7	21	7	0	9	7	16	5.333	7	7	7	21	7
6	7	8	15	7.5	7	9	16	8	0	8	8	16	5.333	8	10	7	25	8.333	8	7	7	22	7.333
7	10	9	19	9.5	10	10	20	10	8	9	9	26	8.667	9	7	10	26	8.667	9	10	10	29	9.667
8	9	7	16	8	9	8	17	8.5	10	7	7	24	8	8	7	9	24	8	7	6	6	19	6.333
9	10	10	20	10	10	10	20	10	8	10	7	25	8.333	8	8	10	26	8.667	10	7	7	24	8
10	8	8	16	8	8	9	17	8.5	0	8	0	8	2.667	9	5	8	22	7.333	8	9	9	26	8.667
11	8	7	15	7.5	8	7	15	7.5	5	7	5	17	5.667	5	8	8	21	7	7	8	8	23	7.667
12	10	8	18	9	10	10	20	10	8	0	10	18	6	5	8	10	23	7.667	0	6	0	6	2
13	8	8	16	8	8	10	18	9	8	8	10	26	8.667	5	8	8	21	7	8	8	8	24	8
14	10	5	15	7.5	10	5	15	7.5	0	5	2	7	2.333	6	5	10	21	7	5	5	5	15	5
15	9	8	17	8.5	9	8	17	8.5	7	8	5	20	6.667	5	8	9	22	7.333	8	9	8	25	8.333
16	7	8	15	7.5	7	6	13	6.5	8	8	5	21	7	8	9	7	24	8	8	8	8	24	8
17	8	8	16	8	8	8	16	8	8	0	0	8	2.667	6	8	10	24	8	0	6	0	6	2
18	10	9	19	9.5	10	10	20	10	10	9	8	27	9	8	10	10	28	9.333	9	6	7	22	7.333
19	8	8	16	8	8	7	15	7.5	8	8	9	25	8.333	9	9	8	26	8.667	8	8	8	24	8
20	10	10	20	10	10	8	18	9	10	10	7	27	9	8	8	10	26	8.667	10	10	9	29	9.667
21	9	9	18	9	9	8	17	8.5	5	9	8	22	7.333	9	10	9	28	9.333	9	9	9	27	9
22	10	9	19	9.5	10	8	18	9	8	9	0	17	5.667	7	9	10	26	8.667	9	8	8	25	8.333
23	9	9	18	9	9	9	18	9	8	10	9	27	9	9	7	9	25	8.333	10	7	7	24	8
24	8	8	16	8	8	4	12	6	9	8	0	17	5.667	9	7	8	24	8	8	10	9	27	9

25	9	7	16	8	9	7	16	8	9	7	6	22	7.333	10	10	9	29	9.667	7	8	8	23	7.667
26	9	9	18	9	9	7	16	8	9	9	7	25	8.333	7	8	9	24	8	9	9	9	27	9
27	7	8	15	7.5	7	8	15	7.5	8	8	7	23	7.667	8	9	7	24	8	8	8	8	24	8
28	10	8	18	9	8	10	18	9	9	0	0	9	3	6	10	10	26	8.667	0	5	0	5	1.667
29	8	8	16	8	8	8	16	8	8	8	10	26	8.667	5	8	8	21	7	8	8	8	24	8
30	10	10	20	10	10	9	19	9.5	10	10	5	25	8.333	9	8	10	27	9	10	10	10	30	10
31	10	10	20	10	10	4	14	7	9	10	10	29	9.667	0	8	10	18	6	10	10	9	29	9.667
32	8	8	16	8	10	5	15	7.5	10	0	10	20	6.667	0	5	6	11	3.667	0	4	0	4	1.333
33	8	8	16	8	8	6	14	7	0	8	0	8	2.667	8	9	8	25	8.333	8	8	8	24	8
34	10	8	18	9	10	9	19	9.5	9	8	10	27	9	0	4	10	14	4.667	8	8	8	24	8
35	10	9	19	9.5	10	3	13	6.5	9	9	9	27	9	8	10	10	28	9.333	9	9	9	27	9
36	8	6	14	7	8	10	18	9	0	6	7	13	4.333	10	9	8	27	9	6	6	7	19	6.333
37	8	9	17	8.5	8	8	16	8	9	9	7	25	8.333	10	9	8	27	9	9	9	9	27	9
38	9	8	17	8.5	9	9	18	9	0	8	0	8	2.667	0	10	9	19	6.333	8	8	8	24	8
39	9	9	18	9	9	7	16	8	0	0	8	8	2.667	9	9	9	27	9	0	5	0	5	1.667
40	10	10	20	10	10	10	20	10	9	10	7	26	8.667	9	9	10	28	9.333	10	9	9	28	9.333
41	9	8	17	8.5	9	8	17	8.5	9	8	9	26	8.667	9	8	9	26	8.667	8	8	8	24	8
42	10	10	20	10	10	10	20	10	9	10	9	28	9.333	9	9	10	28	9.333	10	8	9	27	9
43	9	8	17	8.5	9	8	17	8.5	7	8	0	15	5	9	8	9	26	8.667	8	7	8	23	7.667
44	10	10	20	10	10	10	20	10	8	10	0	18	6	8	10	10	28	9.333	10	10	10	30	10
45	8	8	16	8	8	8	16	8	6	8	9	23	7.667	7	8	8	23	7.667	8	5	8	21	7
46	7	7	14	7	7	7	14	7	5	7	9	21	7	5	7	7	19	6.333	7	5	7	19	6.333
47	9	9	18	9	9	9	18	9	8	8	10	26	8.667	9	9	9	27	9	8	10	10	28	9.333
48	10	9	19	9.5	10	4	14	7	9	9	10	28	9.333	10	9	10	29	9.667	9	7	7	23	7.667
49	9	8	17	8.5	9	7	16	8	9	8	8	25	8.333	8	4	9	21	7	8	9	9	26	8.667
50	8	10	18	9	8	8	16	8	9	10	0	19	6.333	10	8	8	26	8.667	10	10	10	30	10

51	10	10	20	10	10	6	16	8	8	10	8	26	8.667	8	10	10	28	9.333	10	8	8	26	8.667	
52	8	8	16	8	8	8	16	8	10	8	7	25	8.333	8	9	8	25	8.333	8	9	9	26	8.667	
53	10	10	20	10	10	9	19	9.5	10	10	9	29	9.667	9	4	10	23	7.667	10	9	8	27	9	
54	7	7	14	7	7	7	14	7	9	7	8	24	8	10	7	7	24	8	7	7	7	21	7	
55	10	10	20	10	10	10	20	10	10	10	10	30	10	8	8	10	26	8.667	10	10	9	29	9.667	
56	9	8	17	8.5	9	9	18	9	5	0	7	12	4	9	0	9	18	6	0	6	0	6	2	
57	10	8	18	9	10	8	18	9	8	8	0	16	5.333	5	8	10	23	7.667	8	8	8	24	8	
58	8	9	17	8.5	8	10	18	9	10	9	0	19	6.333	8	10	8	26	8.667	9	8	9	26	8.667	
59	9	9	18	9	9	9	18	9	8	9	8	25	8.333	8	8	9	25	8.333	9	5	8	22	7.333	
60	9	8	17	8.5	9	8	17	8.5	8	8	8	24	8	8	8	9	25	8.333	8	3	8	19	6.333	
61	9	10	19	9.5	9	10	19	9.5	10	10	9	29	9.667	9	10	9	28	9.333	10	5	10	25	8.333	
62	8	9	17	8.5	8	9	17	8.5	9	9	10	28	9.333	8	5	8	21	7	9	2	5	16	5.333	
63	10	8	18	9	10	8	18	9	7	8	10	25	8.333	10	8	10	28	9.333	8	8	8	24	8	
64	9	9	18	9	9	9	18	9	7	9	7	23	7.667	5	9	9	23	7.667	9	9	9	27	9	
65	10	8	18	9	10	8	18	9	10	8	9	27	9	10	8	10	28	9.333	8	4	8	20	6.667	
66	10	9	19	9.5	10	10	20	10	10	9	0	19	6.333	9	9	10	28	9.333	9	9	9	27	9	
67	7	7	14	7	7	7	14	7	0	0	7	7	2.333	8	7	10	25	8.333	0	6	0	6	2	
68	10	9	19	9.5	10	8	18	9	0	9	10	19	6.333	9	9	10	28	9.333	9	9	9	27	9	
69	9	9	18	9	9	8	17	8.5	8	9	9	26	8.667	10	9	9	28	9.333	9	9	9	27	9	
70	10	0	10	5	10	6	16	8	0	0	0	0	0	0	0	4	10	14	4.667	0	4	0	4	1.333
71	7	8	15	7.5	7	8	15	7.5	9	8	10	27	9	8	8	7	23	7.667	8	8	8	24	8	
72	10	9	19	9.5	10	9	19	9.5	10	0	8	18	6	9	9	10	28	9.333	0	10	0	10	3.333	
73	8	8	16	8	8	8	16	8	8	8	8	24	8	5	8	8	21	7	8	7	8	23	7.667	
74	9	8	17	8.5	9	8	17	8.5	9	8	10	27	9	8	8	9	25	8.333	8	7	8	23	7.667	
75	8	9	17	8.5	8	9	17	8.5	6	9	10	25	8.333	9	9	8	26	8.667	9	8	9	26	8.667	
76	7	8	15	7.5	7	8	15	7.5	8	8	10	26	8.667	0	8	7	15	5	8	8	8	24	8	

77	8	8	16	8	8	8	16	8	9	0	8	17	5.667	8	10	8	26	8.667	0	5	0	5	1.667
78	9	10	19	9.5	9	9	18	9	10	10	10	30	10	0	7	9	16	5.333	10	10	10	30	10
79	7	7	14	7	7	7	14	7	10	0	9	19	6.333	7	7	7	21	7	0	3	0	3	1
80	9	9	18	9	9	9	18	9	10	9	8	27	9	10	10	9	29	9.667	9	9	9	27	9
81	7	7	14	7	7	10	17	8.5	7	0	7	14	4.667	9	8	7	24	8	0	5	0	5	1.667
82	10	8	18	9	10	8	18	9	9	8	5	22	7.333	10	9	10	29	9.667	8	8	8	24	8
83	9	9	18	9	9	5	14	7	9	0	0	9	3	10	7	9	26	8.667	0	7	0	7	2.333
84	8	10	18	9	8	9	17	8.5	10	10	8	28	9.333	10	10	8	28	9.333	10	10	9	29	9.667
85	10	8	18	9	10	4	14	7	10	8	9	27	9	9	7	10	26	8.667	8	8	9	25	8.333
86	8	7	15	7.5	8	9	17	8.5	10	7	5	22	7.333	10	10	8	28	9.333	7	7	7	21	7
87	10	9	19	9.5	10	7	17	8.5	10	9	9	28	9.333	0	7	10	17	5.667	9	9	9	27	9
88	8	9	17	8.5	8	9	17	8.5	9	9	9	27	9	8	9	8	25	8.333	9	9	9	27	9
89	10	10	20	10	10	9	19	9.5	7	10	8	25	8.333	9	10	10	29	9.667	10	10	10	30	10
90	9	9	18	9	9	9	18	9	10	9	0	19	6.333	9	9	9	27	9	9	9	9	27	9
91	9	9	18	9	9	8	17	8.5	5	9	8	22	7.333	9	10	9	28	9.333	9	9	9	27	9
92	10	9	19	9.5	10	8	18	9	8	9	0	17	5.667	7	9	10	26	8.667	9	8	8	25	8.333
93	9	9	18	9	9	9	18	9	8	10	9	27	9	9	7	9	25	8.333	10	7	7	24	8
94	8	8	16	8	8	4	12	6	9	8	0	17	5.667	9	7	8	24	8	8	10	9	27	9
95	9	7	16	8	9	7	16	8	9	7	6	22	7.333	10	10	9	29	9.667	7	8	8	23	7.667
96	10	8	18	9	10	9	19	9.5	6	8	8	22	7.333	8	9	10	27	9	8	8	8	24	8
97	8	8	16	8	8	8	16	8	9	9	9	27	9	10	6	8	24	8	9	10	10	29	9.667
98	10	8	18	9	10	8	18	9	8	8	9	25	8.333	8	8	10	26	8.667	8	10	10	28	9.333
99	7	7	14	7	7	7	14	7	10	0	10	20	6.667	10	10	7	27	9	0	4	0	4	1.333
100	10	9	19	9.5	10	9	19	9.5	7	9	7	23	7.667	7	4	10	21	7	9	9	9	27	9

### LAMPIRAN 3 FREQUENCY JAWABAN

#### 1. BPR Nur Semesta Indah

X1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	7	14	14.0	14.0	14.0
	8	24	24.0	24.0	38.0
	9	26	26.0	26.0	64.0
	10	36	36.0	36.0	100.0
	Total	100	100.0	100.0	

X2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1	1.0	1.0	1.0
	5	1	1.0	1.0	2.0
	6	2	2.0	2.0	4.0
	7	13	13.0	13.0	17.0
	8	39	39.0	39.0	56.0
	9	28	28.0	28.0	84.0
	10	16	16.0	16.0	100.0
	Total	100	100.0	100.0	

X3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	7	14	14.0	14.0	14.0
	8	24	24.0	24.0	38.0
	9	26	26.0	26.0	64.0
	10	36	36.0	36.0	100.0
	Total	100	100.0	100.0	

**X4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	1.0	1.0	1.0
	4	4	4.0	4.0	5.0
	5	3	3.0	3.0	8.0
	6	5	5.0	5.0	13.0
	7	13	13.0	13.0	26.0
	8	29	29.0	29.0	55.0
	9	28	28.0	28.0	83.0
	10	17	17.0	17.0	100.0
Total		100	100.0	100.0	

**X5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	13	13.0	13.0	13.0
	5	6	6.0	6.0	19.0
	6	3	3.0	3.0	22.0
	7	8	8.0	8.0	30.0
	8	23	23.0	23.0	53.0
	9	25	25.0	25.0	78.0
	10	22	22.0	22.0	100.0
	Total	100	100.0	100.0	

**X6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	15	15.0	15.0	15.0
	5	1	1.0	1.0	16.0
	6	2	2.0	2.0	18.0
	7	9	9.0	9.0	27.0
	8	32	32.0	32.0	59.0
	9	24	24.0	24.0	83.0
	10	17	17.0	17.0	100.0
Total		100	100.0	100.0	

**X7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	18	18.0	18.0	18.0
	2	1	1.0	1.0	19.0
	5	6	6.0	6.0	25.0
	6	2	2.0	2.0	27.0
	7	17	17.0	17.0	44.0
	8	17	17.0	17.0	61.0
	9	20	20.0	20.0	81.0
	10	19	19.0	19.0	100.0
Total		100	100.0	100.0	

**X8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	10	10.0	10.0	10.0
	3	1	1.0	1.0	11.0
	5	9	9.0	9.0	20.0
	6	3	3.0	3.0	23.0
	7	5	5.0	5.0	28.0
	8	27	27.0	27.0	55.0
	9	28	28.0	28.0	83.0
	10	17	17.0	17.0	100.0
	Total	100	100.0	100.0	

**X10**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6	1	1.0	1.0	1.0
	7	13	13.0	13.0	14.0
	8	22	22.0	22.0	36.0
	9	26	26.0	26.0	62.0
	10	38	38.0	38.0	100.0
	Total	100	100.0	100.0	

**X11**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	15	15.0	15.0	15.0
	5	1	1.0	1.0	16.0
	6	2	2.0	2.0	18.0
	7	9	9.0	9.0	27.0
	8	32	32.0	32.0	59.0
	9	24	24.0	24.0	83.0
	10	17	17.0	17.0	100.0
Total		100	100.0	100.0	

**X12**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.0	1.0	1.0
	3	2	2.0	2.0	3.0
	4	4	4.0	4.0	7.0
	5	10	10.0	10.0	17.0
	6	7	7.0	7.0	24.0
	7	14	14.0	14.0	38.0
	8	25	25.0	25.0	63.0
	9	21	21.0	21.0	84.0
	10	16	16.0	16.0	100.0
Total		100	100.0	100.0	

**X13**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	15	15.0	15.0	15.0
	5	2	2.0	2.0	17.0
	6	1	1.0	1.0	18.0
	7	13	13.0	13.0	31.0
	8	30	30.0	30.0	61.0
	9	28	28.0	28.0	89.0
	10	11	11.0	11.0	100.0
Total		100	100.0	100.0	

## 2. BPR Nusamba Rambipuji

**X1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	7	14	14.0	14.0	14.0
	8	24	24.0	24.0	38.0
	9	27	27.0	27.0	65.0
	10	35	35.0	35.0	100.0
Total		100	100.0	100.0	

**X2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1	1.0	1.0	1.0
	5	1	1.0	1.0	2.0
	6	1	1.0	1.0	3.0
	7	14	14.0	14.0	17.0
	8	38	38.0	38.0	55.0
	9	29	29.0	29.0	84.0
	10	16	16.0	16.0	100.0
Total		100	100.0	100.0	

**X3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	7	14	14.0	14.0	14.0
	8	24	24.0	24.0	38.0
	9	27	27.0	27.0	65.0
	10	35	35.0	35.0	100.0
	Total	100	100.0	100.0	

**X4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	1.0	1.0	1.0
	4	5	5.0	5.0	6.0
	5	3	3.0	3.0	9.0
	6	5	5.0	5.0	14.0
	7	13	13.0	13.0	27.0
	8	31	31.0	31.0	58.0
	9	26	26.0	26.0	84.0
	10	16	16.0	16.0	100.0
	Total	100	100.0	100.0	

**X5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	13	13.0	13.0	13.0
	5	5	5.0	5.0	18.0
	6	3	3.0	3.0	21.0
	7	8	8.0	8.0	29.0
	8	24	24.0	24.0	53.0
	9	25	25.0	25.0	78.0
	10	22	22.0	22.0	100.0
	Total	100	100.0	100.0	

**X6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	14	14.0	14.0	14.0
	5	1	1.0	1.0	15.0
	6	1	1.0	1.0	16.0
	7	10	10.0	10.0	26.0
	8	32	32.0	32.0	58.0
	9	24	24.0	24.0	82.0
	10	18	18.0	18.0	100.0
Total		100	100.0	100.0	

**X7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	19	19.0	19.0	19.0
	2	1	1.0	1.0	20.0
	5	6	6.0	6.0	26.0
	6	2	2.0	2.0	28.0
	7	15	15.0	15.0	43.0
	8	18	18.0	18.0	61.0
	9	20	20.0	20.0	81.0
	10	19	19.0	19.0	100.0
Total		100	100.0	100.0	

**X8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	9	9.0	9.0	9.0
	5	9	9.0	9.0	18.0
	6	3	3.0	3.0	21.0
	7	6	6.0	6.0	27.0
	8	27	27.0	27.0	54.0
	9	29	29.0	29.0	83.0
	10	17	17.0	17.0	100.0
Total		100	100.0	100.0	

**X9**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1	1.0	1.0	1.0
	4	5	5.0	5.0	6.0
	5	4	4.0	4.0	10.0
	6	1	1.0	1.0	11.0
	7	14	14.0	14.0	25.0
	8	28	28.0	28.0	53.0
	9	26	26.0	26.0	79.0
	10	21	21.0	21.0	100.0
Total		100	100.0	100.0	

**X10**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6	1	1.0	1.0	1.0
	7	13	13.0	13.0	14.0
	8	22	22.0	22.0	36.0
	9	27	27.0	27.0	63.0
	10	37	37.0	37.0	100.0
	Total	100	100.0	100.0	

**X11**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	14	14.0	14.0	14.0
	5	1	1.0	1.0	15.0
	6	1	1.0	1.0	16.0
	7	10	10.0	10.0	26.0
	8	32	32.0	32.0	58.0
	9	24	24.0	24.0	82.0
	10	18	18.0	18.0	100.0
	Total	100	100.0	100.0	

**X12**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.0	1.0	1.0
	3	2	2.0	2.0	3.0
	4	4	4.0	4.0	7.0
	5	9	9.0	9.0	16.0
	6	7	7.0	7.0	23.0
	7	14	14.0	14.0	37.0
	8	26	26.0	26.0	63.0
	9	20	20.0	20.0	83.0
	10	17	17.0	17.0	100.0
	Total	100	100.0	100.0	

**X13**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	14	14.0	14.0	14.0
	5	2	2.0	2.0	16.0
	6	1	1.0	1.0	17.0
	7	13	13.0	13.0	30.0
	8	31	31.0	31.0	61.0
	9	28	28.0	28.0	89.0
	10	11	11.0	11.0	100.0
	Total	100	100.0	100.0	

## LAMPIRAN 4 UJI VALIDITAS

## 1. Uji Validitas BPR Nur Semesta Indah

## Correlations

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

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

## 2. Uji Validitas BPR Nusamba Rambipuji

## Correlations

colleteral_2	Pearson Correlation	-.032	.269**	-.086	.132	.025	.213	-.032	.244	1	-.017	.213	.177	.228	.331*
	Sig. (2-tailed)	.751	.007	.394	.191	.804	.034	.754	.015		.863	.034	.078	.023	.001
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100
colleteral_3	Pearson Correlation	.927	.272	.857	.087	.039	.170	-.066	.045	-.017	1	.170	.258	.125	.345
	Sig. (2-tailed)	.000	.006	.000	.388	.703	.090	.515	.659	.863		.090	.010	.217	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100
condition_1	Pearson Correlation	.241	.510*	.241	.148	.165	1.000	.112	.116	.213	.170	1	.561	.954	.860
	Sig. (2-tailed)	.016	.000	.016	.141	.101	.000	.265	.251	.034	.090		.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100
condition_2	Pearson Correlation	.269	.481	.259	.038	.130	.561	-.066	.096	.177	.258	.561	1	.652	.618
	Sig. (2-tailed)	.007	.000	.009	.708	.196	.000	.516	.342	.078	.010	.000		.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100
condition_3	Pearson Correlation	.194	.424*	.194	.102	.130	.954**	.069	.116	.228	.125	.954**	.652**	1	.825
	Sig. (2-tailed)	.053	.000	.053	.312	.197	.000	.495	.250	.023	.217	.000	.000		.000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100
total	Pearson Correlation	.415**	.706**	.402**	.281**	.417**	.860**	.327	.330**	.331**	.345**	.860**	.618**	.825**	1
	Sig. (2-tailed)	.000	.000	.000	.005	.000	.000	.001	.001	.001	.001	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	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).



## LAMPIRAN 5 UJI RELIABILITAS

### 1. Uji Reliabilitas Kriteria 5C BPR Nur Semesta Indah

**Case Processing Summary**

	N	%
Cases Valid	100	100.0
Excluded <sup>a</sup>	0	.0
Total	100	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.769	13

### 2. Uji Reliabilitas Kriteria 5C BPR Nusamba Rambipuji

**Case Processing Summary**

	N	%
Cases Valid	100	100.0
Excluded <sup>a</sup>	0	.0
Total	100	100.0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
.760	13

## LAMPIRAN 6 UJI NORMALITAS

### 1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		BPR_NSI	BPR_NR
N		100	100
Normal Parameters <sup>a,b</sup>	Mean	7.8146	7.8462
	Std. Deviation	1.23755	1.20456
Most Extreme Differences	Absolute	.135	.136
	Positive	.082	.080
	Negative	-.135	-.136
Test Statistic		.135	.136
Asymp. Sig. (2-tailed)		.000 <sup>c</sup>	.000 <sup>c</sup>

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

## LAMPIRAN 7 UJI MANN WHITNEY

### 1. Uji Mann Whitney Satu - satu

#### a. Charakter

Test Statistics<sup>a</sup>

	Hasil 5C
Mann-Whitney U	4987.500
Wilcoxon W	10037.500
Z	-.031
Asymp. Sig. (2-tailed)	.975

- a. Grouping Variable: Kelompok

b. Capacity

**Test Statistics<sup>a</sup>**

	Hasil 5C
Mann-Whitney U	4887.000
Wilcoxon W	9937.000
Z	-.280
Asymp. Sig. (2-tailed)	.779

a. Grouping Variable: Kelompok

c. Capital

**Test Statistics<sup>a</sup>**

	Hasil 5C
Mann-Whitney U	4974.500
Wilcoxon W	10024.500
Z	-.062
Asymp. Sig. (2-tailed)	.950

a. Grouping Variable: Kelompok

d. Colleteral

**Test Statistics<sup>a</sup>**

	Hasil 5C
Mann-Whitney U	4896.500
Wilcoxon W	9946.500
Z	-.255
Asymp. Sig. (2-tailed)	.799

a. Grouping Variable: Kelompok

e. Condition

**Test Statistics<sup>a</sup>**

	Hasil 5C
Mann-Whitney U	4934.500
Wilcoxon W	9984.500
Z	-.161
Asymp. Sig. (2-tailed)	.872

a. Grouping Variable: Kelompok

2. Uji Mann Whitney Secara Total

**Test Statistics<sup>a</sup>**

	Hasil 5C
Mann-Whitney U	4948.000
Wilcoxon W	9998.000
Z	-.127
Asymp. Sig. (2-tailed)	.899

a. Grouping Variable: Kelompok

## DOKUMENTASI

