

Lampiran 1.....

KUESIONER

Kepada Yth.

Sdr. Responden Karyawan PT. BPR Anugerahdharma Yuwana Banyuwangi

Di tempat

Berkaitan dengan kegiatan penelitian yang saya lakukan dengan judul “STRATEGI PEMASARAN DAN SEGMENTASI PASAR DALAM RANGKA PENINGKATAN PORTOFOLIO KREDIT DI PT BPR ANUGERAH DHARMA YUWANA BANYUWANGI KANTOR CABANG PESANGGARAN” sebagai salah satu syarat untuk memperoleh gelar Sarjana Ekonomi pada Program Studi Manajemen Universitas Muhammadiyah Jember, maka dengan ini saya mengharapkan bantuan saudara untuk mengisi daftar pertanyaan yang saya sertakan di bawah ini.

Agar memperoleh masukan yang berarti, saya berharap kuesioner ini diisi dengan keadaan yang sebenarnya. Semua sumber dan data yang diperoleh dijamin kerahasiaannya.

Atas perhatian dan bantuannya saya mengucapkan banyak terimakasih.

Jember, September 2017

Hormat saya

Joni Anwar

I. Identitas Responden

Nama :
Usia :
Jenis Kelamin :
Lama Kerja :.....(tahun)
Jabatan :

II. Petunjuk Pengisian

Berilah tanda *checklist*(√) yang paling sesuai dengan pendapat Saudara.

Setiap responden hanya diperbolehkan memilih satu jawaban.

KeteranganSkor:

Sangat Setuju (SS) :diberi skor 5
Setuju (S) :diberi skor 4
Cukup Setuju (CS) :diberi skor 3
Tidak Setuju (TS) :diberi skor 2
Sangat Tidak Setuju (STS) :diberi skor 1

A. Strategi Pemasaran (X1)

P e r n y a t a a n	SS	S	CS	TS	STS
1. PT BPR Anugerahdharma Yuwana Banyuwangi memberikan suku bunga yang bersaing dipasaran					
2. PT BPR Anugerahdharma Yuwana Banyuwangi memberikan pelayanan yang terbaik kepada nasabah					
3. PT BPR Anugerahdharma Yuwana Banyuwangi dalam pencairan kreditnya memberikan proses yang cepat					
4. PT BPR Anugerahdharma Yuwana Banyuwangi menentukan persyaratan persyaratan yang mudah kepada calon debitur.					
5. PT BPR Anugerahdharma Yuwana Banyuwangi melakukan promosi dengan menggunakan berbagai media					

B. Segmentasi Pasar (X2)

P e r n y a t a a n	SS	S	CS	TS	STS
1. PT BPR Anugerahdharma Yuwana Banyuwangi menetapkan segmentasi pasar disektor perdagangan					
2. PT BPR Anugeradharma Yuwana Banyuwangimenetapkan segmentasi pasar disektor pertanian.					
3. PT BPR Anugerahdharma Yuwana Banyuwangi menetapkan segmentasi pasar disektor jasa.					
4. PT BPR Anugerahdharma Yuwana Banyuwangi menetapkan segmentasi pasar disektor lainnya					
5. PT BPR Anugerahdharma Yuwana Banyuwangi menetapkan segmentasi pasar berdasarkan tujuan penggunaan					

C. Peningkatan Portofolio Kredit (Y)

P e r n y a t a a n	SS	S	CS	TS	STS
1. Sektor ekonomi di PT BPR Anugerahdharma Yuwana Banyuwangi telah digolongkan dengan baik.					
2. Penggolongan sektor ekonomi di PT BPR Anugerahdharma Yuwana Banyuwangi mempermudah penjualan produk					
3. Strategi pemasaran yang telah ditetapkan oleh PT BPR Anugerahdharma yuwana Banyuwangi dapat meningkatkan pertumbuhan kredit					
4. Segmentasi pasar mempercepat pertumbuhan kredit di PT BPR Anugerahdharma Yuwana Banyuwangi .					
5. Penetapan segmentasi pasar di PT BPR Anugerahdharma Yuwana Banyuwangi dapat mempermudah penanggulangan kredit bermasalah					

Lampiran 2

Rekapitulasi Data Jawaban Responden

No	X1.1	X1.2	X1.3	X1.4	X1.5	X1	X2.1	X2.2	X2.3	X2.4	X2.5	X2
1	4	4	4	4	4	20	4	4	4	5	4	21
2	4	4	3	3	3	17	3	3	3	4	3	16
3	4	3	5	4	5	21	4	5	4	4	4	21
4	3	4	5	4	5	21	5	4	5	5	5	24
5	3	3	5	5	5	21	5	5	4	4	4	22
6	4	4	4	4	3	19	4	4	4	3	4	19
7	3	4	3	5	5	20	5	5	5	5	5	25
8	4	4	4	4	3	19	3	3	5	4	4	19
9	3	3	3	4	4	17	4	4	4	4	4	20
10	3	3	2	2	3	13	3	2	4	4	3	16
11	4	3	4	4	4	19	4	4	5	4	4	21
12	4	3	4	4	5	20	4	4	5	4	4	21
13	4	4	4	4	4	20	4	4	5	5	4	22
14	4	4	4	4	4	20	4	4	5	4	4	21
15	4	4	4	4	4	20	4	4	5	4	4	21
16	3	3	3	3	4	16	4	3	4	4	3	18
17	4	4	4	4	4	20	3	4	5	3	3	18
18	5	4	5	5	5	24	5	5	5	5	5	25
19	5	5	5	5	5	25	4	4	5	5	5	23
20	3	4	3	4	4	18	3	3	3	3	4	16
21	3	4	5	4	5	21	5	5	5	4	5	24
22	3	3	2	4	3	15	3	3	4	4	3	17
23	4	5	3	4	4	20	5	5	3	4	4	21
24	4	5	4	5	5	23	4	5	5	5	5	24
25	3	5	4	5	4	21	3	4	4	4	4	19
26	5	5	5	5	4	24	3	3	3	4	3	16
27	4	3	4	5	5	21	5	5	5	4	4	23
28	4	4	4	4	4	20	4	5	5	4	4	22
29	4	3	4	4	4	19	4	4	4	3	4	19
30	4	3	4	4	4	19	4	4	4	4	4	20
31	4	5	4	4	4	21	4	4	4	4	4	20
32	5	4	4	4	5	22	5	5	4	4	4	22

No	Y1	Y2	Y3	Y4	Y5	Y
1	4	4	5	5	4	22
2	3	4	4	4	3	18
3	4	3	4	4	4	19
4	5	4	5	5	5	24
5	4	3	3	4	4	18
6	3	3	3	4	3	16
7	5	4	3	5	4	21
8	4	4	3	4	3	18
9	4	4	3	4	3	18
10	3	3	3	3	3	15
11	4	4	5	4	4	21
12	4	4	5	4	4	21
13	4	4	5	4	5	22
14	4	4	3	4	4	19
15	4	4	3	4	5	20
16	4	3	3	4	4	18
17	4	4	3	4	4	19
18	5	5	5	5	4	24
19	5	4	4	4	5	22
20	3	5	4	4	4	20
21	5	5	5	5	4	24
22	4	3	3	3	4	17
23	4	5	4	5	4	22
24	5	5	4	4	5	23
25	4	5	5	4	4	22
26	5	4	3	4	4	20
27	5	5	5	5	4	24
28	4	3	4	4	4	19
29	3	3	4	4	4	18
30	4	3	4	5	4	20
31	4	3	4	4	5	20
32	4	3	5	5	4	21

Lampiran 3

Hasil Uji Validitas

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1
X1.1	Pearson Correlation	1	.350*	.455**	.284	.154	.626**
	Sig. (2-tailed)		.049	.009	.115	.401	.000
	N	32	32	32	32	32	32
X1.2	Pearson Correlation	.350*	1	.247	.380*	.060	.578**
	Sig. (2-tailed)	.049		.173	.032	.743	.001
	N	32	32	32	32	32	32
X1.3	Pearson Correlation	.455**	.247	1	.561**	.602**	.831**
	Sig. (2-tailed)	.009	.173		.001	.000	.000
	N	32	32	32	32	32	32
X1.4	Pearson Correlation	.284	.380*	.561**	1	.582**	.792**
	Sig. (2-tailed)	.115	.032	.001		.000	.000
	N	32	32	32	32	32	32
X1.5	Pearson Correlation	.154	.060	.602**	.582**	1	.685**
	Sig. (2-tailed)	.401	.743	.000	.000		.000
	N	32	32	32	32	32	32
X1	Pearson Correlation	.626**	.578**	.831**	.792**	.685**	1
	Sig. (2-tailed)	.000	.001	.000	.000	.000	
	N	32	32	32	32	32	32

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

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

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	X2
X2.1	Pearson Correlation	1	.785**	.320	.382*	.650**	.834**
	Sig. (2-tailed)		.000	.074	.031	.000	.000
	N	32	32	32	32	32	32
X2.2	Pearson Correlation	.785**	1	.363*	.261	.648**	.824**
	Sig. (2-tailed)	.000		.041	.149	.000	.000
	N	32	32	32	32	32	32
X2.3	Pearson Correlation	.320	.363*	1	.389*	.518**	.671**
	Sig. (2-tailed)	.074	.041		.028	.002	.000
	N	32	32	32	32	32	32
X2.4	Pearson Correlation	.382*	.261	.389*	1	.529**	.634**
	Sig. (2-tailed)	.031	.149	.028		.002	.000
	N	32	32	32	32	32	32
X2.5	Pearson Correlation	.650**	.648**	.518**	.529**	1	.864**
	Sig. (2-tailed)	.000	.000	.002	.002		.000
	N	32	32	32	32	32	32
X2	Pearson Correlation	.834**	.824**	.671**	.634**	.864**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	32	32	32	32	32	32

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

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

Correlations

		Y1	Y2	Y3	Y4	Y5	Y
Y1	Pearson Correlation	1	.427*	.251	.487**	.500**	.734**
	Sig. (2-tailed)		.015	.166	.005	.004	.000
	N	32	32	32	32	32	32
Y2	Pearson Correlation	.427*	1	.396*	.379*	.153	.700**
	Sig. (2-tailed)	.015		.025	.033	.402	.000
	N	32	32	32	32	32	32
Y3	Pearson Correlation	.251	.396*	1	.517**	.327	.750**
	Sig. (2-tailed)	.166	.025		.002	.068	.000
	N	32	32	32	32	32	32
Y4	Pearson Correlation	.487**	.379*	.517**	1	.175	.712**
	Sig. (2-tailed)	.005	.033	.002		.339	.000
	N	32	32	32	32	32	32
Y5	Pearson Correlation	.500**	.153	.327	.175	1	.591**
	Sig. (2-tailed)	.004	.402	.068	.339		.000
	N	32	32	32	32	32	32
Y	Pearson Correlation	.734**	.700**	.750**	.712**	.591**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	32	32	32	32	32	32

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

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

Lampiran 4

Hasil Uji Reliabilitas

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	32	100.0
	Excluded ^a	0	.0
	Total	32	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.745	5

Item Statistics

	Mean	Std. Deviation	N
X1.1	3.8125	.64446	32
X1.2	3.8438	.72332	32
X1.3	3.9063	.81752	32
X1.4	4.1250	.65991	32
X1.5	4.1875	.69270	32

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.8750	6.242	2.49839	5

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	32	100.0
	Excluded ^a	0	.0
	Total	32	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.823	5

Item Statistics

	Mean	Std. Deviation	N
X2.1	4.0000	.71842	32
X2.2	4.0625	.80071	32
X2.3	4.3438	.70066	32
X2.4	4.0938	.58802	32
X2.5	4.0000	.62217	32

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.5000	6.968	2.63965	5

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	32	100.0
	Excluded ^a	0	.0
	Total	32	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.730	5

Item Statistics

	Mean	Std. Deviation	N
Y1	4.0938	.64053	32
Y2	3.8750	.75134	32
Y3	3.9375	.84003	32
Y4	4.2188	.55267	32
Y5	4.0313	.59484	32

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.1563	5.620	2.37065	5

Lampiran 5

Distribusi Frekuensi Jawaban Responden

X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	10	31.3	31.3	31.3
	4.00	18	56.3	56.3	87.5
	5.00	4	12.5	12.5	100.0
	Total	32	100.0	100.0	

X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	11	34.4	34.4	34.4
	4.00	15	46.9	46.9	81.3
	5.00	6	18.8	18.8	100.0
	Total	32	100.0	100.0	

X1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	6.3	6.3	6.3
	3.00	6	18.8	18.8	25.0
	4.00	17	53.1	53.1	78.1
	5.00	7	21.9	21.9	100.0
	Total	32	100.0	100.0	

X1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	3.1	3.1	3.1
	3.00	2	6.3	6.3	9.4
	4.00	21	65.6	65.6	75.0
	5.00	8	25.0	25.0	100.0
	Total	32	100.0	100.0	

X1.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	5	15.6	15.6	15.6
	4.00	16	50.0	50.0	65.6
	5.00	11	34.4	34.4	100.0
	Total	32	100.0	100.0	

X2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	8	25.0	25.0	25.0
	4.00	16	50.0	50.0	75.0
	5.00	8	25.0	25.0	100.0
	Total	32	100.0	100.0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	3.1	3.1	3.1
	3.00	6	18.8	18.8	21.9
	4.00	15	46.9	46.9	68.8
	5.00	10	31.3	31.3	100.0
	Total	32	100.0	100.0	

X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	4	12.5	12.5	12.5
	4.00	13	40.6	40.6	53.1
	5.00	15	46.9	46.9	100.0
	Total	32	100.0	100.0	

X2.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	4	12.5	12.5	12.5
	4.00	21	65.6	65.6	78.1
	5.00	7	21.9	21.9	100.0
	Total	32	100.0	100.0	

X2.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	6	18.8	18.8	18.8
	4.00	20	62.5	62.5	81.3
	5.00	6	18.8	18.8	100.0
	Total	32	100.0	100.0	

Y1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	5	15.6	15.6	15.6
	4.00	19	59.4	59.4	75.0
	5.00	8	25.0	25.0	100.0
	Total	32	100.0	100.0	

Y2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	11	34.4	34.4	34.4
	4.00	14	43.8	43.8	78.1
	5.00	7	21.9	21.9	100.0
	Total	32	100.0	100.0	

Y3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	12	37.5	37.5	37.5
	4.00	10	31.3	31.3	68.8
	5.00	10	31.3	31.3	100.0
	Total	32	100.0	100.0	

Y4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	2	6.3	6.3	6.3
	4.00	21	65.6	65.6	71.9
	5.00	9	28.1	28.1	100.0
	Total	32	100.0	100.0	

Y5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	5	15.6	15.6	15.6
	4.00	21	65.6	65.6	81.3
	5.00	6	18.8	18.8	100.0
	Total	32	100.0	100.0	

Lampiran 6

Hasil Analisis Regresi Linier Berganda

Regression

Descriptive Statistics

	Mean	Std. Deviation	N
Y	20.1563	2.37065	32
X1	19.8750	2.49839	32
X2	20.5000	2.63965	32

Correlations

		Y	X1	X2
Pearson Correlation	Y	1.000	.684	.709
	X1	.684	1.000	.602
	X2	.709	.602	1.000
Sig. (1-tailed)	Y	.	.000	.000
	X1	.000	.	.000
	X2	.000	.000	.
N	Y	32	32	32
	X1	32	32	32
	X2	32	32	32

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	X2, X1 ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: Y

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df 1	df 2	Sig. F Change
1	.779 ^a	.607	.579	1.53744	.607	22.353	2	29	.000

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	105.671	2	52.835	22.353	.000 ^a
	Residual	68.548	29	2.364		
	Total	174.219	31			

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	3.963	2.441		1.623	.115					
	X1	.383	.138	.404	2.770	.010	.684	.457	.323	.638	1.567
	X2	.418	.131	.466	3.194	.003	.709	.510	.372	.638	1.567

a. Dependent Variable: Y

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	X1	X2
1	1	2.986	1.000	.00	.00	.00
	2	.008	18.961	.99	.13	.27
	3	.006	22.063	.01	.87	.72

a. Dependent Variable: Y

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	15.6385	23.6198	20.1562	1.84628	32
Std. Predicted Value	-2.447	1.876	.000	1.000	32
Standard Error of Predicted Value	.278	1.073	.437	.179	32
Adjusted Predicted Value	15.8815	23.5554	20.1476	1.85639	32
Residual	-3.21493	2.44479	.00000	1.48702	32
Std. Residual	-2.091	1.590	.000	.967	32
Stud. Residual	-2.137	1.704	.003	1.002	32
Deleted Residual	-3.35679	2.80632	.00865	1.59729	32
Stud. Deleted Residual	-2.287	1.765	-.002	1.030	32
Mahal. Distance	.042	14.136	1.938	2.825	32
Cook's Distance	.000	.143	.024	.031	32
Centered Leverage Value	.001	.456	.063	.091	32

a. Dependent Variable: Y

Normal P-P Plot of Regression Standardized Residual

