

## Lampiran 1 : Curriculum Vitae

### CURRICULUM VITAE

Nama : LUVI NUR FARIDA  
NIM : 201769100069  
Tempat dan Tanggal Lahir : Pasuruan, 22 Juni 1999  
Pendidikan : 1. TK PKK VII Desa Sambisirah  
2. SDN Sambisirah I  
3. SMP Negeri I Wonorejo  
4. SMK Negeri I Purwosari  
5. Universitas Yudharta Pasuruan  
Pekerjaan : Staff Tata Usaha Satuan Pendidikan SDN  
Jatigunting I  
Publikasi-publikasi : -  
atau Karya Ilmiah



## Lampiran 2 : Surat keterangan telah melakukan penelitian



Kepada Yth.  
DEKAN FAKULTAS ILMU SOSIAL DAN POLITIK UNIVERSITAS YUDHARTA PASURUAN  
Di –

Tempat

### PERIHAL : SURAT BALASAN PENELITIAN

Berdasarkan surat nomor 088/S9/FISIP.UYP/II/06/2021 yang diberikan kepada perusahaan kami tentang Pelaksanaan Penelitian dalam memenuhi tugas akhir Skripsi, maka dengan ini menyatakan bahwa Mahasiswi Universitas Yudharta Pasuruan, berikut ini :

Nama : LUVI NUR FARIDA

NIM : 201769100069

Telah diizinkan untuk melakukan Penelitian selama dua minggu pada PT. Mandiri Tunas Finance Malang dan di tempatkan dalam Collection.

Demikian surat ini kami sampaikan. Atas perhatian dan kerjasamanya kami ucapkan terima kasih.

Malang,  
Hormat Kami,

  
**PT MANDIRI TUNAS FINANCE**

(Nowo Nugroho)  
Branch Manager

## Lampiran 3 : Kuisisioner

### KUISISIONER

“ANALISIS PENGARUH LITERASI KEUANGAN, SUKU BUNGA KREDIT, DAN KUALITAS PELAYANAN TERHADAP KEPUTUSAN PENGAMBILAN KREDIT”

(Studi Kasus PT. Mandiri Tunas Finance Regional 7 Malang)

#### 1. Identitas Responden

Nama Responden :

Usia : \*(Pilih salah satu)

- a. < 20 Tahun
- b. 20 Tahun – 30 Tahun
- c. 30 Tahun – 40 Tahun
- d. > 40 Tahun

Jenis Kelamin : \*(Pilih salah satu)

- a. Laki-Laki
- b. Wanita

Status Perkawinan : \*(Pilih salah satu)

- a. Menikah
- b. Belum Menikah
- c. Cerai Hidup
- d. Cerai Mati

Pendidikan Terakhir : \*(Pilih salah satu)

- a. SD
- b. SMP / Sederajat
- c. SMA / Sederajat
- d. Diploma
- e. Sarjanah
- f. Pasca Sarjanah

Pekerjaan : \*(Pilih salah satu)

- a. Swasta
- b. Wiraswasta
- c. ASN
- d. Petani
- e. Lain-lain

Gaji / Upah : \*(Pilih salah satu)

- a. < Rp. 2.000.000
- b. Rp. 2.000.000 – Rp. 4.000.000
- c. Rp. 4.000.000 – Rp. 6.000.000
- d. > Rp. 6.000.000

#### Petunjuk Pengisian

Pilih salah satu diantara pilihan jawaban yang ada yang sesuai dengan keadaan pribadi masing-masing pertanyaan.

Keterangan :

Pilihan	Skor	Penjelasan
SS	5	Sangat Setuju
S	4	Setuju
N	3	Netral
TS	2	Tidak Setuju
STS	1	Sangat Tidak Setuju

## 2. Literasi Keuangan (X<sub>1</sub>)

No	Indikator	Pertanyaan	Jawaban				
			SS	S	N	TS	STS
1	Pengetahuan Keuangan Pribadi	1. Kredit merupakan pinjaman yang diberikan oleh bank yang mewajibkan pihak peminjam untuk melunasi hutangnya dalam jangka waktu tertentu dengan tambahan beban bunga.					
		2. Saya mengetahui aset bersih (kekayaan) merupakan selisih antara hutang dan kekayaan.					
2	Tabungan dan Pinjaman	3. Saya menabung di Bank karena merasa lebih aman.					

		4. Jika saya membutuhkan dana maka saya akan meminjam di bank.					
3	Asuransi	5. Tujuan asuransi yaitu untuk perlindungan akibat risiko yang tidak terduga di masa depan.					
		6. Dengan membeli polis asuransi, perusahaan asuransi akan melindungi saya dari kerugian yang mungkin terjadi di masa depan.					
4	Investasi	7. Investasi merupakan penanaman modal untuk jangka panjang dengan harapan mendapatkan keuntungan di masa yang akan datang.					
		8. Semakin tinggi resiko investasi, semakin besar keuntungan yang bisa didapat.					

### 3. Suku Bunga Kredit (X<sub>2</sub>)

No	Indikator	Pertanyaan	Jawaban				
			SS	S	N	TS	STS
1	Besaran Suku Bunga	1. Suku bunga yang digunakan PT. Mandiri Tunas Finance Malang relative jauh lebih rendah					

#### 4. Kualitas Pelayanan (X<sub>3</sub>)

No	Indikator	Pertanyaan	Jawaban				
			SS	S	N	TS	STS
1	Tampilan Fisik	1. Teknologi dan Peralatan PT. Mandiri Tunas Finance Malang sudah mengikuti perkembangan teknologi (Modern)					
		2. Penampilan pegawai PT. Mandiri Tunas Finance Malang rapih					
2	Keandalan	3. Pegawai Mandiri Tunas Finance selalu tepat waktu (on time) dalam melayani nasabah sesuai janjinya					
		4. Mandiri Tunas Finance serius dalam menanggapi masalah yang saya hadapi berkaitan dengan kredit					
		5. Pegawai Mandiri Tunas Finance handal dalam memberikan pelayanan kepada saya dari awal hingga akhir pelunasan kredit					
3	Ketanggapan	6. Pegawai Mandiri Tunas Finance selalu siap/tanggap					

		memberikan pelayanan dengan cepat					
		7. Pegawai Mandiri Tunas Finance selalu siap/tanggap untuk dimintai bantuan					
4	Jaminan	8. Saya percaya pegawai Mandiri Tunas Finance mempunyai keahlian dan kompetensi sesuai dengan tugas mereka					
		9. Saya merasa aman ketika pegawai Mandiri Tunas Finance memberikan pelayanan sesuai dengan yang saya harapkan					
		10. Pegawai Mandiri Tunas Finance sabar dalam menyampaikan informasi kepada saya seperti yang saya kehendaki					
5	Perhatian	11. Pegawai Mandiri Tunas Finance dapat mengerti apa yang saya butuhkan					
		12. Saya mendapat perhatian secara individu dalam penyampaian layanan dari Mandiri Tunas Finance					
		13. Pegawai Mandiri Tunas Finance dapat memahami masalah saya dan dapat memberikan solusi					

		terhadap masalah yang saya hadapi					
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### 5. Keputusan Pengambilan Kredit (Y)

No	Indikator	Pertanyaan	Jawaban				
			SS	S	N	TS	STS
1	Pengenalan Kebutuhan	1. Kebutuhan adalah segala sesuatu yang dibutuhkan guna mempertahankan hidup dan menjadi dasar alasan seseorang dalam berusaha					
		2. Kurangnya dana tambahan untuk mengembangkan usahasebagai alasan pengambilan kredit					
2	Pencairan	3. Proses survey lapangan dilakukan pihak bank ke lokasi tempat usaha dan rumah nasabah yang dijaminakan sesuai dengan yang tertera pada dokumen yang diajukan					
		4. Nasabah melakukan perjanjian kontrak dengan pihak bank sebelum pencairan terjadi					
3	Informasi berbagai alternatif	5. Saya mencari informasi kredit melalui teman, saudara atau tetangga					
		6. Saya mencari informasi kredit melalui pegawai					



		yang bekerja di bank Mandiri Tunas Finance Malang					
4	Keputusan Nasabah	7. Saya memutuskan mengambil kredit karena bunganya yang relative rendah					
		8. Saya mengambil kredit Mandiri Tunas Fiannce karena lebih dekat dari rumah saya					
5	Perilaku Pasca Mengambil Kredit	9. Saya membayar kredit selalu tepat waktu					
		10.Saya mengambil kredit untuk kebutuhan konsumtif					

Lampiran 4 : Data Hasil Penelitian

LITERASI KEUANGAN								SUKU BUNGA KREDIT	KUALITAS PELAYANAN													KEPUTUSAN PENGAMBILAN KREDIT									
X1	X2	X3	X4	X5	X6	X7	X8	X1	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11	X12	X13	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10
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## **Lampiran 5 : Hasil Uji Validitas**

- 1. Literasi Keuangan**
- 2. Suku Bunga Kredit**
- 3. Kualitas Pelayanan**
- 4. Keputusan Pengambilan Kredit**

Correlations

		Correlations					
		X1	X2	X3	X4	X5	X6 X1
	<u>Pearson Correlation</u>	1	.181	.299**	.317**	.143	.225 *
	<u>Sig. (2-tailed)</u>		.071	.002	.001	.153	.023
	<u>N</u>	101	101	101	101	101	101
X2	<u>Pearson Correlation</u>	.181	1	.012	.229*	.377**	.146
	<u>Sig. (2-tailed)</u>	.071		.904	.021	<.001	.146 N
	<u>N</u>	101	101	101	101	101	101
X3	<u>Pearson Correlation</u>	.299**	.012	1	.240*	.224*	.372**
	<u>Sig. (2-tailed)</u>	.002	.904		.015	.024	<.001 N
	<u>N</u>	101	101	101	101	101	101
X4	<u>Pearson Correlation</u>	.317**	.229*	.240*	1	.171	.254*
	<u>Sig. (2-tailed)</u>	.001	.021	.015		.087	.010 N
	<u>N</u>	101	101	101	101	101	101
X5	<u>Pearson Correlation</u>	.143	.377**	.224*	.171	1	.159
	<u>Sig. (2-tailed)</u>	.153	<.001	.024	.087		.112 N
	<u>N</u>	101	101	101	101	101	101
X6	<u>Pearson Correlation</u>	.225*	.146	.372**	.254*	.159	1
	<u>Sig. (2-tailed)</u>	.023	.146	<.001	.010	.112	
	<u>N</u>	101	101	101	101	101	101 X7
	<u>Pearson Correlation</u>	.217*	.187	.370**	.192	.316**	.319**
	<u>Sig. (2-tailed)</u>	.029	.061	<.001	.054	.001	.001
	<u>N</u>	101	101	101	101	101	101 X8
	<u>Pearson Correlation</u>	.076	.376**	.217*	.439**	.253*	.208*
	<u>Sig. (2-tailed)</u>	.451	<.001	.029	<.001	.011	.037
	<u>N</u>	101	101	101	101	101	101
Total	<u>Pearson Correlation</u>	.532**	.538**	.600**	.609**	.569**	.584**
	<u>Sig. (2-tailed)</u>	<.001	<.001	<.001	<.001	<.001	<.001
	<u>N</u>	101	101	101	101	101	101

### Correlations

		X7	X8	Total
X1	Pearson Correlation	.217*	.076	.532**
	Sig. (2-tailed)	.029	.451	<.001
	N	101	101	101 X2
	Pearson Correlation	.187	.376**	.538**
	Sig. (2-tailed)	.061	<.001	<.001
	N	101	101	101 X3
	Pearson Correlation	.370**	.217*	.600**
	Sig. (2-tailed)	<.001	.029	<.001
	N	101	101	101 X4
	Pearson Correlation	.192	.439**	.609**
	Sig. (2-tailed)	.054	<.001	<.001
	N	101	101	101 X5
	Pearson Correlation	.316**	.253*	.569**
	Sig. (2-tailed)	.001	.011	<.001
	N	101	101	101 X6
	Pearson Correlation	.319**	.208*	.584**
	Sig. (2-tailed)	.001	.037	<.001
	N	101	101	101 X7
	Pearson Correlation	1	.132	.601**
	Sig. (2-tailed)		.188	<.001 N
	101	101	101	
X8	Pearson Correlation	.132	1	.581**
	Sig. (2-tailed)	.188		<.001 N
	101	101	101	
Total	Pearson Correlation	.601**	.581**	1
	Sig. (2-tailed)	<.001	<.001	
	N	101	101	101

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

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



Correlations

Correlations

	X1	Total X1
<u>Pearson Correlation</u>	1	1.000**
<u>Sig. (2-tailed)</u>		.000
<u>N</u>	101	101
<u>Total</u>		
<u>Pearson Correlation</u>	1.000**	1
<u>Sig. (2-tailed)</u>	.000	
<u>N</u>	101	101

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

Correlations

Correlations

X1	Pearson Correlation		.342 **
	Sig. (2-tailed)	< .001	<.001
	N	101	101
X2	Pearson Correlation		.424 **
	Sig. (2-tailed)	< .001	<.001
	N	101	101
X3	Pearson Correlation		.389 **
	Sig. (2-tailed)	< .001	<.001
	N	101	101
X4	Pearson Correlation		.365 **
	Sig. (2-tailed)	< .001	<.001
	N	101	101
X5	Pearson Correlation		.266 **
	Sig. (2-tailed)	< .001	.007
	N	101	101
X6	Pearson Correlation		.266 **
	Sig. (2-tailed)	< .001	.007
	N	101	101
X7	Pearson Correlation		.269 **
	Sig. (2-tailed)	< .001	.006
	N	101	101
X8	Pearson Correlation		.284 **
	Sig. (2-tailed)	< .001	.004
	N	101	101
X9	Pearson Correlation		.595 **
	Sig. (2-tailed)	< .001	<.001
	N	101	101
X10	Pearson Correlation		.313 **
	Sig. (2-tailed)	.005	.001
	N	101	101
X11	Pearson Correlation		.407 **
	Sig. (2-tailed)	< .001	<.001

Correlations

N		101						
			**	**	**	**	**	
				**	**	**	**	
					**	**	**	
						**	**	
							**	
X1	Pearson Correlation		.513**	.297**	.350**	.325**	.302**	.495**
	Sig. (2-tailed)		<.001	.003	<.001	<.001	.002	<.001
	N	101	101	101	101	101	101	101
X2	Pearson Correlation		.428**	.328**	.504**	.380**	.445**	.366**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001	<.001
	N	101	101	101	101	101	101	101
X3	Pearson Correlation		.243*	.290**	.350**	.340**	.308**	.435**
	Sig. (2-tailed)		.015	.003	<.001	<.001	.002	<.001
	N	101	101	101	101	101	101	101
X4	Pearson Correlation		.440**	.391**	.350**	.440**	.481**	.283**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001	.004
	N	101	101	101	101	101	101	101
X5	Pearson Correlation		.435**	.572**	.430**	.277**	.345**	.334**
	Sig. (2-tailed)		<.001	<.001	<.001	.005	<.001	<.001
	N	101	101	101	101	101	101	101
X6	Pearson Correlation		.269**	.284**	.595**	.313**	.407**	.472**
	Sig. (2-tailed)		.006	.004	<.001	.001	<.001	<.001
	N	101	101	101	101	101	101	101
X7	Pearson Correlation		1	.412**	.312**	.406**	.400**	.394**
	Sig. (2-tailed)			<.001	.001	<.001	<.001	<.001
	N	101	101	101	101	101	101	101
	Pearson Correlation		.412**	1	.194	.176	.227*	.301**
	Sig. (2-tailed)		<.001		.051	.078	.023	.002
	N	101	101	101	101	101	101	101
	Pearson Correlation		.312**	.194	1	.158	.324**	.382**
	Sig. (2-tailed)		.001	.051		.115	<.001	<.001
	N	101	101	101	101	101	101	101
X10	Pearson Correlation		.406**	.176	.158	1	.319**	.400**
	Sig. (2-tailed)		<.001	.078	.115		.001	<.001
	N	101	101	101	101	101	101	101
X11	Pearson Correlation		.400**	.227*	.324**	.319**	1	.259**

	Correlations					
Sig. (2-tailed)	<,001	.023	<,001	.001		.009
N	101	101	101	101	101	101
	**	**	**	**	**	**

	X13	Total X1
Pearson Correlation	.358**	.672**
Sig. (2-tailed)	<,001	<,001
N	101	101 X2
Pearson Correlation	.345**	.706**
Sig. (2-tailed)	<,001	<,001
N	101	101 X3
Pearson Correlation	.321**	.579**
Sig. (2-tailed)	.001	<,001
N	101	101 X4
Pearson Correlation	.544**	.712**
Sig. (2-tailed)	<,001	<,001
N	101	101 X5
Pearson Correlation	.323**	.674**
Sig. (2-tailed)	.001	<,001
N	101	101 X6
Pearson Correlation	.449**	.667**
Sig. (2-tailed)	<,001	<,001
N	101	101 X7
Pearson Correlation	.284**	.662**
Sig. (2-tailed)	.004	<,001
N	101	101 X8
Pearson Correlation	.422**	.585**
Sig. (2-tailed)	<,001	<,001
N	101	101 X9
Pearson Correlation	.244*	.620**
Sig. (2-tailed)	.014	<,001
N	101	101
X10 Pearson Correlation	.270**	.578**
Sig. (2-tailed)	.006	<,001
N	101	101
X11 Pearson Correlation	.294**	.617**
Sig. (2-tailed)	.003	<,001
N	101	101
	**	**

Correlations

		X1	X2	X3	X4	X5	X6
X12	Pearson Correlation	.495**	.366**	.435**	.283**	.334**	.472**
	Sig. (2-tailed)	<.001	<.001	<.001	.004	<.001	<.001
	N	101	101	101	101	101	101
X13	Pearson Correlation	.358**	.345**	.321**	.544**	.323**	.449**
	Sig. (2-tailed)	<.001	<.001	.001	<.001	.001	<.001
	N	101	101	101	101	101	101
Total	Pearson Correlation	.672**	.706**	.579**	.712**	.674**	.667**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001
	N	101	101	101	101	101	101

Correlations

		X7	X8	X9	X10	X11	X12
X12	Pearson Correlation	.394**	.301**	.382**	.400**	.259**	1
	Sig. (2-tailed)	<.001	.002	<.001	<.001	.009	
	N	101	101	101	101	101	101
X13	Pearson Correlation	.284**	.422**	.244*	.270**	.294**	.299**
	Sig. (2-tailed)	.004	<.001	.014	.006	.003	.002
	N	101	101	101	101	101	101
Total	Pearson Correlation	.662**	.585**	.620**	.578**	.617**	.647**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	<.001
	N	101	101	101	101	101	101

Correlations

		X13	Total
X12	Pearson Correlation	.299**	.647**
	Sig. (2-tailed)	.002	<.001
	N	101	101 X13
	Pearson Correlation	1	.622**
	Sig. (2-tailed)		<.001 N
	N	101	101
Total	Pearson Correlation	.622**	1
	Sig. (2-tailed)	<.001	
	N	101	101

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

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

Correlations

		Correlations						
		X1	X2	X3	X4	X5	X6	
X1	Pearson Correlation	1	.286**	.364**	.483**	.265**	.230*	
	Sig. (2-tailed)		.004	<.001	<.001	.008	.021	
	N	101	101	101	101	101	101 X2	
Pearson Correlation		.286**	1	.215*	.417**	.361**	.144	
	Sig. (2-tailed)		.004		.030	<.001	<.001	.152
	N	101	101	101	101	101	101 X3	
Pearson Correlation		.364**	.215*	1	.372**	.274**	.497**	
	Sig. (2-tailed)		<.001	.030		<.001	.005	<.001
	N	101	101	101	101	101	101 X4	
Pearson Correlation		.483**	.417**	.372**	1	.161	.377**	
	Sig. (2-tailed)		<.001	<.001	<.001		.109	<.001
	N	101	101	101	101	101	101 X5	
Pearson Correlation		.265**	.361**	.274**	.161	1	.124	
	Sig. (2-tailed)		.008	<.001	.005	.109		.217
	N	101	101	101	101	101	101 X6	
Pearson Correlation		.230*	.144	.497**	.377**	.124	1	
	Sig. (2-tailed)		.021	.152	<.001	<.001		.217
	N	101	101	101	101	101	101 X7	
Pearson Correlation		.331**	.322**	.317**	.410**	.354**	.389**	
	Sig. (2-tailed)		<.001	.001	.001	<.001	<.001	<.001
	N	101	101	101	101	101	101 X8	
Pearson Correlation		.260**	.120	.411**	.426**	.233*	.516**	
	Sig. (2-tailed)		.009	.233	<.001	<.001	.019	<.001
	N	101	101	101	101	101	101 X9	
Pearson Correlation		.191	.306**	.334**	.305**	.265**	.364**	
	Sig. (2-tailed)		.056	.002	<.001	.002	.007	<.001
	N	101	101	101	101	101	101	
X10	Pearson Correlation	.291**	.189	.326**	.351**	.281**	.271**	
	Sig. (2-tailed)		.003	.058	<.001	<.001	.004	.006
	N	101	101	101	101	101	101	
Total	Pearson Correlation	.598**	.553**	.656**	.691**	.544**	.627**	
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001	<.001
	N	101	101	101	101	101	101	

### Correlations

		X7	X8	X9	X10	Total
X1	Pearson Correlation	.331**	.260**	.191	.291**	.598**
	Sig. (2-tailed)	<.001	.009	.056	.003	<.001
	N	101	101	101	101	101 X2
	Pearson Correlation	.322**	.120	.306**	.189	.553**
	Sig. (2-tailed)	.001	.233	.002	.058	<.001
	N	101	101	101	101	101 X3
	Pearson Correlation	.317**	.411**	.334**	.326**	.656**
	Sig. (2-tailed)	.001	<.001	<.001	<.001	<.001
	N	101	101	101	101	101 X4
	Pearson Correlation	.410**	.426**	.305**	.351**	.691**
	Sig. (2-tailed)	<.001	<.001	.002	<.001	<.001
	N	101	101	101	101	101 X5
	Pearson Correlation	.354**	.233*	.265**	.281**	.544**
	Sig. (2-tailed)	<.001	.019	.007	.004	<.001
	N	101	101	101	101	101 X6
	Pearson Correlation	.389**	.516**	.364**	.271**	.627**
	Sig. (2-tailed)	<.001	<.001	<.001	.006	<.001
	N	101	101	101	101	101 X7
	Pearson Correlation	1	.297**	.369**	.442**	.690**
	Sig. (2-tailed)			.003	<.001	<.001 N
		101	101	101	101	
X8	Pearson Correlation	.297**	1	.307**	.256**	.610**
	Sig. (2-tailed)	.003		.002	.010	<.001 N
		101	101	101	101	
X9	Pearson Correlation	.369**	.307**	1	.321**	.617**
	Sig. (2-tailed)	<.001	.002		.001	<.001 N
		101	101	101	101	
X10	Pearson Correlation	.442**	.256**	.321**	1	.597**
	Sig. (2-tailed)	<.001	.010	.001		<.001 N
		101	101	101	101	
Total	Pearson Correlation	.690**	.610**	.617**	.597**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	
	N	101	101	101	101	101

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

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



## **Lampiran 6 : Hasil Uji Asumsi Klasik**

Regression

Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	X3, X2, X1 <sup>b</sup>	.	Enter

a. Dependent Variable: Y

b. All requested variables entered.

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.747 <sup>a</sup>	.558	.545	2.57535

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
<u>Regression</u>	813.564	3	271.188	40.888	<.001 <sup>b</sup>
<u>Residual</u>	643.347	97	6.632		
<u>Total</u>	1456.911	100			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
	B	Std. Error	Beta			Tolerance
<u>(Constant)</u>	5.215	3.091	1.687	.095		
<u>X1</u>	.589	.118	.448	5.001	<.001	.566
<u>X2</u>	.628	.482	.095	1.304	.195	.857
<u>X3</u>	.244	.068	.342	3.594	<.001	.504

### Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	VIF 1	
(Constant)		
X1	1.766	X2
1.166	X3	1.984

a. Dependent Variable: Y

### Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	X1	X2	X3 1
1		3.975	1.000	.00	.00	.00	.00 2
	.017	15.417	.02	.05	.86	.02	
3		.006	26.372	.71	.01	.00	.39 4
	.003	36.857	.27	.94	.13	.59	

a. Dependent Variable: Y

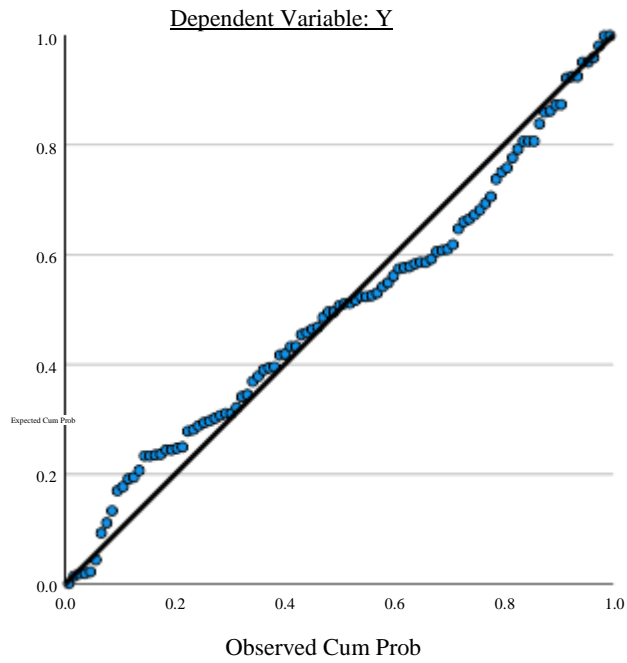
### Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	32.5141	47.7694	37.9703	2.85230	101 Std.
Predicted Value	-1.913	3.436	.000	1.000	101
Standard Error of Predicted Value	.283	1.076	.484	.169	101
Adjusted Predicted Value	32.2543	47.4033	37.9619	2.82851	101
Residual	-8.08102	7.94496	.00000	2.53643	101 Std.
Residual	-3.138	3.085	.000	.985	101 Stud.
Residual	-3.167	3.147	.002	1.008	101 Deleted
Residual	-8.23447	8.26537	.00843	2.65969	101 Stud. Deleted
Residual	-3.328	3.303	.002	1.029	101 Mahal. Distance
.215	16.479	2.970	3.144	101 Cook's Distance	.000
.209	.012	.029	101 Centered Leverage Value	.002	.165
.030	.031	101			

<sup>a</sup>a. Dependent Variable: Y

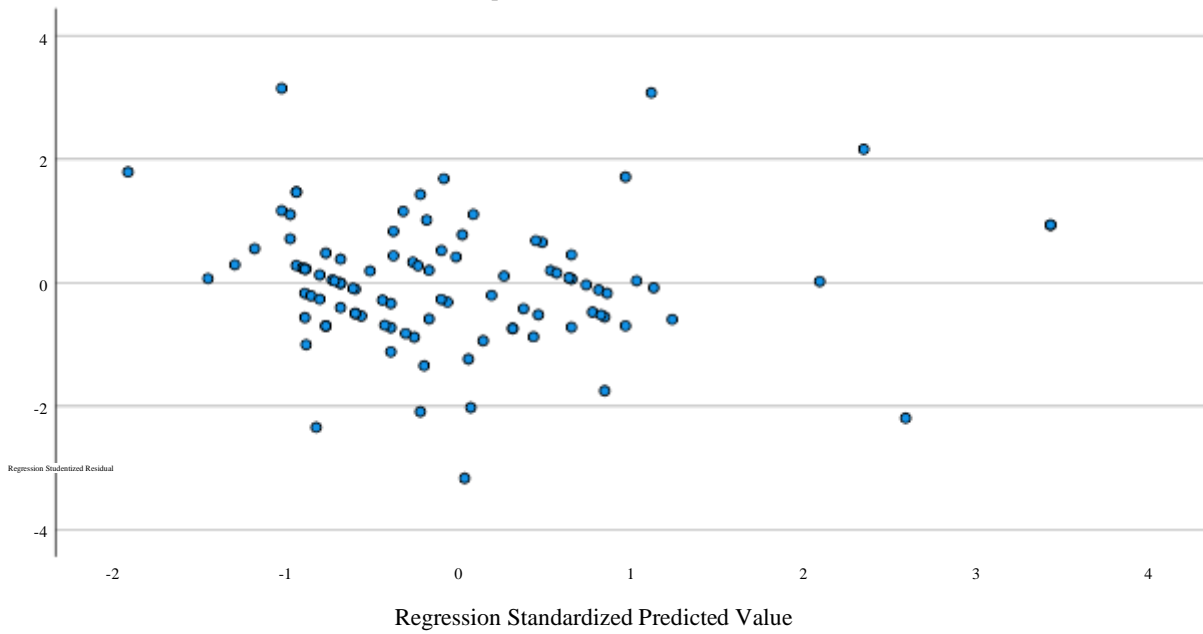
Charts

Normal P-P Plot of Regression Standardized Residual



Scatterplot

Dependent Variable: Y



NPar Tests

## One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
<hr/> <u>N</u>		<hr/> 101
<hr/> <u>Normal Parameters<sup>a,b</sup></u>		
<u>Mean</u>		<hr/> .0000000
<u>Std. Deviation</u>		<hr/> 2.53642927
<hr/> <u>Most Extreme Differences</u>		
<u>Absolute</u>		<hr/> .093
<u>Positive</u>		<hr/> .093
<u>Negative</u>		<hr/> -.091
<hr/> <u>Test Statistic</u>		<hr/> .093
<hr/> <u>Asymp. Sig. (2-tailed)<sup>c</sup></u>		<hr/> .032
<hr/> <u>Monte Carlo Sig. (2-tailed)<sup>d</sup></u>		
<u>Sig.</u>		<hr/> .033
<hr/> <u>99% Confidence Interval</u>		
<u>Lower Bound</u>		<hr/> .028
<u>Upper Bound</u>		<hr/> .037

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

## **Lampiran 7 : Hasil Uji Reabilitas**

## Reliability

Scale: ALL VARIABLES

### Case Processing Summary

		N	%
Cases	Valid	101	100.0
	Excluded <sup>a</sup>	0	.0
<b>Total</b>		<b>101</b>	<b>100.0</b>

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.714	8

### Item-Total Statistics

	Mean if Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Scale Alpha if Item Deleted
<u>X1</u>	27.1980	6.900	.350	.697 <u>X2</u>
27.2178	6.892	.359	.695 <u>X3</u>	26.8911
6.598	.425	.681 <u>X4</u>	27.2178	6.672
.451	.676 <u>X5</u>	27.0891	6.802	.400
.686 <u>X6</u>	27.1188	6.706	.412	.684
<u>X7</u>	27.1683	6.581	.424	.681 <u>X8</u>
27.1683	6.721	.409	.684	

## Reliability

Scale: ALL VARIABLES

### Case Processing Summary

		N	%
Cases	Valid	101	100.0
	Excluded <sup>a</sup>	0	.0
	Total	101	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
1.000	2

### Item-Total Statistics

	Mean if Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Scale Alpha if Item Deleted
X1	3.7426	.333	1.000	.X2
	3.7426	.333	1.000	



## Reliability

Scale: ALL VARIABLES

### Case Processing Summary

		N	%
Cases	Valid	101	100.0
	Excluded <sup>a</sup>	0	.0
<b>Total</b>		<b>101</b>	<b>100.0</b>

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.881	13

### Item-Total Statistics

	Mean if Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Scale Alpha if Item Deleted
<u>X1</u>	45.9703	24.129	.592	.870 <u>X2</u>
45.9802	24.040	.636	.868 <u>X3</u>	45.8515
25.388	.503	.875 <u>X4</u>	45.9604	24.058
.644	.867 <u>X5</u>	45.9109	24.382	.601
.870 <u>X6</u>	45.9505	24.488	.594	.870
<u>X7</u>	45.8812	24.666	.591	.870 <u>X8</u>
45.9802	24.960	.498	.875 <u>X9</u>	45.9703
24.749	.538	.873 <u>X10</u>	45.9406	24.876
.486	.876 <u>X11</u>	45.9208	24.494	.528
.874 <u>X12</u>	45.9505	24.528	.569	.871
<u>X13</u>	46.0000	24.500	.535	.873

## Reliability

Scale: ALL VARIABLES

### Case Processing Summary

		N	%
Cases	Valid	101	100.0
	Excluded <sup>a</sup>	0	.0
<b>Total</b>		<b>101</b>	<b>100.0</b>

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.819	10

### Item-Total Statistics

	Mean if Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Scale Alpha if Item Deleted
<u>X1</u>	34.0297	12.089	.476	.806 <u>X2</u>
34.1980	12.260	.418	.812 <u>X3</u>	34.0990
12.010	.556	.798 <u>X4</u>	34.1485	11.808
.595	.793 <u>X5</u>	34.1881	12.314	.409
.813 <u>X6</u>	34.1584	12.015	.514	.802
<u>X7</u>	34.2079	11.566	.583	.794 <u>X8</u>
34.2079	12.186	.499	.803 <u>X9</u>	34.1386
11.881	.491	.804 <u>X10</u>	34.3564	12.252
.485	.805			

## **Lampiran 8 : Hasil Uji Regresi Linier Berganda**

Regression

Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	Kualitas Pelayanan, Suku Bunga Kredit, Literasi Keuangan <sup>c</sup>	Enter	1

c. Dependent Variable: Keputusan Pengambilan Kredit

d. All requested variables entered.

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.747 <sup>a</sup>	.558	.545	2.57535	1.893

c. Predictors: (Constant), Kualitas Pelayanan, Suku Bunga Kredit, Literasi Keuangan

d. Dependent Variable: Keputusan Pengambilan Kredit

ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	813.564	3	271.188	40.888	<.001 <sup>b</sup>
Residual	643.347	97	6.632		
Total	1456.911	100			

c. Dependent Variable: Keputusan Pengambilan Kredit

d. Predictors: (Constant), Kualitas Pelayanan, Suku Bunga Kredit, Literasi Keuangan

<sup>b</sup>

<sup>c</sup>

### Coefficients<sup>d</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5.215	3.091	1.687	.095	Literasi
Keuangan	.589	.118	.448	5.001	<.001
Suku Bunga Kredit	.628	.482	.095	1.304	.195
Kualitas Pelayanan	.244	.068	.342	3.594	<.001

a. Dependent Variable: Keputusan Pengambilan Kredit

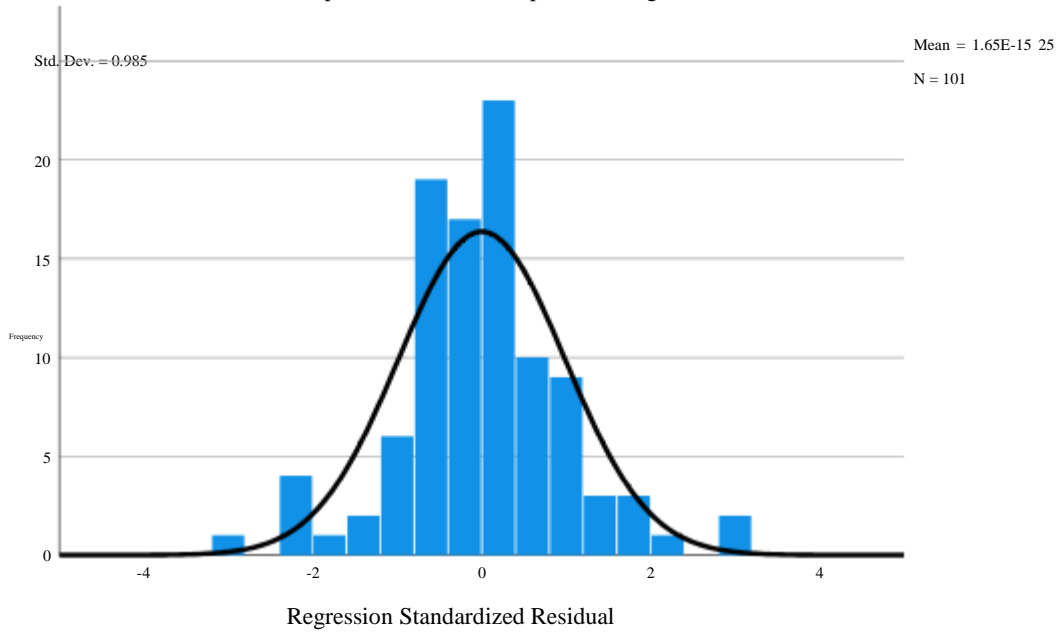
### Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	32.5141	47.7694	37.9703	2.85230	101 Std.
Predicted Value	-1.913	3.436	.000	1.000	101
Standard Error of Predicted Value	.283	1.076	.484	.169	101
Adjusted Predicted Value	32.2543	47.4033	37.9619	2.82851	101
Residual	-8.08102	7.94496	.00000	2.53643	101 Std.
Residual	-3.138	3.085	.000	.985	101 Stud.
Residual	-3.167	3.147	.002	1.008	101 Deleted
Residual	-8.23447	8.26537	.00843	2.65969	101 Stud. Deleted
Residual	-3.328	3.303	.002	1.029	101 Mahal. Distance
.215	16.479	2.970	3.144	101 Cook's Distance	.000
.209	.012	.029	101 Centered Leverage Value	.002	.165
.030	.031	101			

<sup>d</sup>a. Dependent Variable: Keputusan Pengambilan Kredit  
Charts

### Histogram

Dependent Variable: Keputusan Pengambilan Kredit



### Scatterplot

Dependent Variable: Keputusan Pengambilan Kredit

