

DAFTAR PUSTAKA

- Apriana, Shendy dkk. 2017. Analisis Pengaruh Prasyarat Kredit (5C) Terhadap Kelancaran Pembayaran Angsuran Nasabah di Bank Kalsel Unit Sentra antasari Banjarmasin. Banjarmasin : ULM Banjarmasin. Vol.6.No.6, ISSN(online) 2541-178X.
- Astuti, Anita Winda.2010. *Analisis Kredit Macet pada PT.BPR Restu Klaten makmur*. Surakarta : Universitas Sebelas Maret.
- Hamdani, Riki.2008.*Analisis Kredit Macet pada Bank Riau Pekanbaru*. Pekanbaru : Universitas Islam Negeri.
- Ikatan Bankir Indonesia dan Lembaga Sertifikasi Profesi Perbankan. 2017. *Memahami Bisnis Bank*. Jakarta: Gramedia.
- Iskandar, Syamsu. 2013.*Bank dan Lembaga Keuangan Lainnya*. Jakarta : In Media.
- Jogiyanto,HM.2013. *Metodologi Penelitian Sistem Informasi*.Yogyakarta :Andi.
- Kasmir. 2016. *Dasar-Dasar Perbankan Edisi Revisi 2014 (Cetakan ke 14)*.Jakarta : PT Raja Grafindo Persada.
- Kencana, Septian Surya dkk.2016. Analisis Pengaruh Karakteristik Debitur Berdasarkan Prinsip 5C Terhadap Kredit Bermasalah. Bangka
- Munawir, 2015. *Analisis Laporan Keuangan H*. Yogyakarta : Liberty.
- Ramadhan, Herdianto. 2015. *Analisis 5C dalam Mempengaruhi Pencairan Pinjaman Kredit Usaha Rakyat (KUR) di Sektor Agribisnis (Studi Kasus pada Bank BRI Unit Cisarua-Bogor)*. Bogor : STIE Binaniaga.
- Ruwati dan Afandi, Pandi. 2014. Persepsi Nasabah Pada Aspek 5C Untuk Menentukan Kelayakan Pemberian Kredit Pada Nasabah PT BPR Nasamba Ampel Cabang Salatiga. Salatiga : STIE Semarang. Vol. 6.No.1. ISSN(online) 2252-7826.
- S. Mantayborbir,et,al. 2012. *Hukum Piutang dan Lelang Negara di Indonesia*. Medan : Pustaka Bangsa.
- Sakti, Andik Dwi dkk.2017. Analisis Faktor yang mempengaruhi NPL Pada Koperasi Jasa Keuangan Syariah. Semarang : Universitas Negeri Semarang. Vol.6,No.3,ISSN (online) 2252-6765.

- Siamat, Dahlan. 2001. *Manajemen Lembaga Keuangan.Ed III*. Jakarta : LPEE UI.
- Subarjo, Joyosumarto. 1994. *Upaya-upaya Kreditur Indonesia dan Perbankan dalam Menyelesaikan Kredit Bermasalah. Majalah Pengembangan Perbankan Edisi 47*.
- Sugiarto. 2017. *Metodologi Penelitian Bisnis*. Yogyakarta : Andi.
- Sugiyono. 2013. *Statistika Untuk Penelitian*. Bandung : Alfabeta.
- Supriyono,Maryanto. 2017. *Buku Pintar Perbankan*. Yogyakarta : ANDI
- Umar, Husein.2013. *Metode Penelitian untuk Skripsi dan Tesis Edisi Kedua*. Jakarta : PT RAJAGRAFINDO PERSADA.
- Undang-Undang Perbankan No 10 Th 1998. 1999. Jakarta : Sinar Grafika.
- Utami, Sri Rahmi.Analisis Pengaruh Kelayakan Penilaian Kredit (Analisis 5C) Terhadap Resiko Mikro. Pekanbaru : Universitas Pekanbaru. Vol.3,No1, ISSN (online) 2034-2049.
- .

1. Pertanyaan-pertanyaan yang diajukan murni hanya untuk penelitian skripsi.
2. Pertanyaan-pertanyaan yang diajukan tidak akan berpengaruh pada kedudukan dan kewajiban di dalam perbankan.
3. Harap diisi dengan tanda ceklis (✓) untuk setiap pertanyaan yang sesuai dengan pendapat anda pada kolom jawaban yang telah tersedia.
4. Mohon jawab sesuai dengan apa adanya sesuai dengan kondisi sebenarnya.

STS	Sangat Tidak Setuju	Skor 1
TS	Tidak Setuju	Skor 2
RG	Ragu-Ragu	Skor 3
S	Setuju	Skor 4
SS	Sangat Setuju	Skor 5

1. Jenis Kelamin : a. Perempuan b. Laki-Laki

2. Usia : a. <20 b. 20 – 30 c. 30 – 40 d. >40
3. Pendidikan : a. s/d SD b. s/d SMP c. s/d SMA d. >SMA
4. Jenis Usaha : a. Jasa b. Perdagangan
5. Jumlah Peminjam : a. s/d 5 juta b. 5 – 10 juta c. 10 -15 juta d. >15 juta

KONSEP 5C

1. Character

No	Pertanyaan	SS	S	RG	TS	STS
1.	Anda tidak tepat waktu dalam membayar angsuran kredit					
2.	Apakah sebagian/seluruh pinjaman kredit terpakai untuk keperluan pribadi?					
3.	Apakah jumlah kredit yang diterima tidak sesuai dengan kebutuhan anda?					
4.	Apakah anda kurang memahami perjanjian kredit pada saat pencairan dana?					
5.	Apakah ada pihak ketiga yang ikut menikmati pinjaman kredit anda?					
6.	Apakah pada awal pinjaman anda merasa mampu membayar tepat waktu?					
7.	Apakah anda sedang memiliki rencana membeli harta bergerak atau tidak bergerak?					
8.	Apakah anda belum berusaha mencicil pinjaman kredit macet anda?					

2. Capacity

No	Pernyataan	SS	S	RG	TS	STS
1.	Anda kurang memahami bisnis yang anda jalani?					
2.	Anda mengalami kerugian berkelanjutan?					

No	Pernyataan	SS	S	RG	TS	STS
3.	Apakah umur usaha anda belum mencapai 1 tahun?					
4.	Apakah perhitungan pinjaman kredit anda meleset?					
5.	Apakah anda belum menjalankan strategi dalam menghadapi pesaing?					
6.	Apakah anda termasuk orang yang kurang mampu membaca para pesaing saat ini?					
7.	Apakah anda kurang mampu membaca situasi/mengikuti keinginan pasar saat ini?					
8.	Apakah anda belum/tidak memiliki kemampuan marketing yang baik?					

3.Capital

No	Pertanyaan	SS	S	RG	TS	STS
1.	Anda tidak memiliki tabungan / simpanan?					
2.	Apakah anda tidak memiliki usaha lain ?					
3.	Apakah anda/pasangan tidak memiliki pekerjaan di tempat lain?					
4.	Apakah anda memiliki angsuran lain selain pinjaman KUR BRI?					
5.	Apakah anda tidak memiliki harta yang mudah dicairkan?					
6.	Apakah anak anda tidak memiliki penghasilan sendiri?					
7.	Apakah anda/pasangan tidak memiliki harta warisan dari orang tua?					
8.	Apakah anda tidak memiliki modal untuk mengembangkan/memulai kembali bisnis anda?					

4. Collateral

No	Pertanyaan	SS	S	RG	TS	STS
1.	Anda memiliki aset sebagai jaminan kredit anda?					
2.	Apakah anda tidak memiliki aset lain selain yang dijaminan di bank?					
3.	Apakah jaminan yang dianggunkan di BRI nilainya lebih besar dari jumlah plafon pinjaman anda?					
4.	Apakah lokasi jaminan anda masih berada di dalam kota?					
5.	Apakah pasangan/orangtua anda memiliki harta bergerak maupun tidak bergerak?					
6.	Apakah jaminan anda sudah atas nama sendiri?					
7.	Apakah jaminan anda tidak memiliki bukti kepemilikan yang sah (faktur, kuitansi pembelian, dll)?					
8.	Apakah fisik jaminan anda masih atas kepemilikan anda?					

5. Condition

No	Pertanyaan	SS	S	RG	TS	STS
1.	Pada tingkat bunga berubah, anda merasa tidak bisa membayar angsuran kredit?					
2.	Anda mengalami musibah(sakit, kecelakaan,dls) sehingga sulit dalam melakukan pembayaran kredit?					
3.	Wilayah tempat usaha anda mengalami bencana alam?					
4.	Apakah lokasi tempat usaha anda tidak sesuai dengan jenis usaha anda?					
5.	Apakah terdapat masalah kredit yang sama pada masyarakat sekitar anda?					
6.	Apakah dalam wilayah tempat usaha anda banyak terdapat pebisnis dengan usaha sejenis?					

7.	Apakah wilayah tempat usaha anda merupakan wilayah yang kurang padat penduduk?					
8.	Apakah anggota keluarga anda mengalami/memiliki riwayat penyakit kronis ?					

6. Kredit Macet (Y)

No	Pertanyaan	SS	S	RG	TS	STS
1.	Anda menunggak dari 180 hari atau lebih?					
2.	Anda mendapat telfon dan atau kunjungan langsung dari petugas bank?					
3.	Anda mendapat surat peringatan 1 dari bank?					
4.	Anda mendapat surat peringatan II dari bank?					
5.	Anda mendapat surat peringatan III dari bank?					
6.	Apakah anda sudah pernah berdiskusi dengan pihak bank mengenai pinjaman kredit macet anda?					
7.	Apakah anda sudah mendapatkan tawaran keringanan bunga?					
8.	Apakah anda memiliki riwayat pinjaman kredit sebelumnya?					

Hasil Uji SPSS

Uji Validitas dan Reabilitas pada variabel *character X1*

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	TOTAL
X1.1	Pearson Correlation	1	.560**	.358	.269	.176	.274	.425*	.361*	.586**
	Sig. (2-tailed)		.001	.052	.150	.352	.143	.019	.050	.001
	N	30	30	30	30	30	30	30	30	30
X1.2	Pearson Correlation	.560**	1	.479**	.462*	.265	.451*	.172	.496**	.697**
	Sig. (2-tailed)	.001		.007	.010	.158	.012	.365	.005	.000
	N	30	30	30	30	30	30	30	30	30
X1.3	Pearson Correlation	.358	.479**	1	.650**	.669**	.605**	.233	.386*	.817**
	Sig. (2-tailed)	.052	.007		.000	.000	.000	.216	.035	.000
	N	30	30	30	30	30	30	30	30	30
X1.4	Pearson Correlation	.269	.462*	.650**	1	.491**	.381*	.248	.419*	.722**
	Sig. (2-tailed)	.150	.010	.000		.006	.038	.186	.021	.000
	N	30	30	30	30	30	30	30	30	30
X1.5	Pearson Correlation	.176	.265	.669**	.491**	1	.476**	.046	.305	.640**
	Sig. (2-tailed)	.352	.158	.000	.006		.008	.808	.101	.000
	N	30	30	30	30	30	30	30	30	30
X1.6	Pearson Correlation	.274	.451*	.605**	.381*	.476**	1	.225	.601**	.794**
	Sig. (2-tailed)	.143	.012	.000	.038	.008		.232	.000	.000
	N	30	30	30	30	30	30	30	30	30
X1.7	Pearson Correlation	.425*	.172	.233	.248	.046	.225	1	.346	.451*
	Sig. (2-tailed)	.019	.365	.216	.186	.808	.232		.061	.012
	N	30	30	30	30	30	30	30	30	30
X1.8	Pearson Correlation	.361*	.496**	.386*	.419*	.305	.601**	.346	1	.711**
	Sig. (2-tailed)	.050	.005	.035	.021	.101	.000	.061		.000
	N	30	30	30	30	30	30	30	30	30
TOTAL	Pearson Correlation	.586**	.697**	.817**	.722**	.640**	.794**	.451*	.711**	1
	Sig. (2-tailed)	.001	.000	.000	.000	.000	.000	.012	.000	
	N	30	30	30	30	30	30	30	30	30

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

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.823	.835	8

Uji Validitas dan Reliabilitas Variabel Capacity

Correlations

	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	TOTAL
X1.1 Pearson Correlation	1	.636**	.686**	.707**	.103	.264	.442*	.044	.801**
Sig. (2-tailed)		.000	.000	.000	.588	.159	.014	.817	.000
N	30	30	30	30	30	30	30	30	30
X1.2 Pearson Correlation	.636**	1	.512**	.489**	.061	.123	.247	.054	.652**
Sig. (2-tailed)	.000		.004	.006	.750	.517	.187	.776	.000
N	30	30	30	30	30	30	30	30	30
X1.3 Pearson Correlation	.686**	.512**	1	.588**	.030	.326	.484**	.091	.751**
Sig. (2-tailed)	.000	.004		.001	.875	.078	.007	.632	.000
N	30	30	30	30	30	30	30	30	30
X1.4 Pearson Correlation	.707**	.489**	.588**	1	.007	.229	.388*	.179	.778**
Sig. (2-tailed)	.000	.006	.001		.969	.223	.034	.343	.000
N	30	30	30	30	30	30	30	30	30
X1.5 Pearson Correlation	.103	.061	.030	.007	1	.493**	.165	.390*	.394*
Sig. (2-tailed)	.588	.750	.875	.969		.006	.385	.033	.031
N	30	30	30	30	30	30	30	30	30
X1.6 Pearson Correlation	.264	.123	.326	.229	.493**	1	.388*	.237	.602**
Sig. (2-tailed)	.159	.517	.078	.223	.006		.034	.207	.000
N	30	30	30	30	30	30	30	30	30
X1.7 Pearson Correlation	.442*	.247	.484**	.388*	.165	.388*	1	.165	.620**
Sig. (2-tailed)	.014	.187	.007	.034	.385	.034		.384	.000
N	30	30	30	30	30	30	30	30	30
X1.8 Pearson Correlation	.044	.054	.091	.179	.390*	.237	.165	1	.374*
Sig. (2-tailed)	.817	.776	.632	.343	.033	.207	.384		.042
N	30	30	30	30	30	30	30	30	30
TOTAL Pearson Correlation	.801**	.652**	.751**	.778**	.394*	.602**	.620**	.374*	1
Sig. (2-tailed)	.000	.000	.000	.000	.031	.000	.000	.042	
N	30	30	30	30	30	30	30	30	30

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

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.772	.778	8

Uji Validitas dan Reliabilitas Variabel Capital

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	TOTAL
X1.1	Pearson Correlation	1	.476**	.046	.305	.316	-.046	.316	.183	.553**
	Sig. (2-tailed)		.008	.808	.101	.089	.808	.089	.333	.002
	N	30	30	30	30	30	30	30	30	30
X1.2	Pearson Correlation	.476**	1	.225	.601**	.321	.103	.321	.411*	.791**
	Sig. (2-tailed)	.008		.232	.000	.084	.589	.084	.024	.000
	N	30	30	30	30	30	30	30	30	30
X1.3	Pearson Correlation	.046	.225	1	.346	.386*	.292	.386*	.346	.556**
	Sig. (2-tailed)	.808	.232		.061	.035	.118	.035	.061	.001
	N	30	30	30	30	30	30	30	30	30
X1.4	Pearson Correlation	.305	.601**	.346	1	.605**	.069	.202	.200	.689**
	Sig. (2-tailed)	.101	.000	.061		.000	.716	.285	.289	.000
	N	30	30	30	30	30	30	30	30	30
X1.5	Pearson Correlation	.316	.321	.386*	.605**	1	.172	.457*	.336	.680**
	Sig. (2-tailed)	.089	.084	.035	.000		.363	.011	.069	.000
	N	30	30	30	30	30	30	30	30	30
X1.6	Pearson Correlation	-.046	.103	.292	.069	.172	1	.591**	.069	.397*
	Sig. (2-tailed)	.808	.589	.118	.716	.363		.001	.716	.030
	N	30	30	30	30	30	30	30	30	30
X1.7	Pearson Correlation	.316	.321	.386*	.202	.457*	.591**	1	.336	.680**
	Sig. (2-tailed)	.089	.084	.035	.285	.011	.001		.069	.000
	N	30	30	30	30	30	30	30	30	30
X1.8	Pearson Correlation	.183	.411*	.346	.200	.336	.069	.336	1	.574**
	Sig. (2-tailed)	.333	.024	.061	.289	.069	.716	.069		.001
	N	30	30	30	30	30	30	30	30	30
TOTAL	Pearson Correlation	.553**	.791**	.556**	.689**	.680**	.397*	.680**	.574**	1
	Sig. (2-tailed)	.002	.000	.001	.000	.000	.030	.000	.001	
	N	30	30	30	30	30	30	30	30	30

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

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.754	.773	8

Uji Validitas dan Reliabilitas Variabel Collateral

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	TOTAL
X1.1	Pearson Correlation	1	.577**	.190	.618**	.094	.333	.289	.263	.638**
	Sig. (2-tailed)		.001	.314	.000	.619	.072	.122	.161	.000
	N	30	30	30	30	30	30	30	30	30
X1.2	Pearson Correlation	.577**	1	.384*	.522**	.327	.247	.167	.354	.684**
	Sig. (2-tailed)	.001		.036	.003	.077	.188	.379	.055	.000
	N	30	30	30	30	30	30	30	30	30
X1.3	Pearson Correlation	.190	.384*	1	.457*	.530**	.186	.247	.212	.616**
	Sig. (2-tailed)	.314	.036		.011	.003	.326	.188	.260	.000
	N	30	30	30	30	30	30	30	30	30
X1.4	Pearson Correlation	.618**	.522**	.457*	1	.396*	.457*	.384*	.337	.798**
	Sig. (2-tailed)	.000	.003	.011		.031	.011	.036	.068	.000
	N	30	30	30	30	30	30	30	30	30
X1.5	Pearson Correlation	.094	.327	.530**	.396*	1	.396*	.327	.447*	.680**
	Sig. (2-tailed)	.619	.077	.003	.031		.031	.077	.013	.000
	N	30	30	30	30	30	30	30	30	30
X1.6	Pearson Correlation	.333	.247	.186	.457*	.396*	1	.384*	.212	.616**
	Sig. (2-tailed)	.072	.188	.326	.011	.031		.036	.260	.000
	N	30	30	30	30	30	30	30	30	30
X1.7	Pearson Correlation	.289	.167	.247	.384*	.327	.384*	1	.227	.579**
	Sig. (2-tailed)	.122	.379	.188	.036	.077	.036		.227	.001
	N	30	30	30	30	30	30	30	30	30
X1.8	Pearson Correlation	.263	.354	.212	.337	.447*	.212	.227	1	.598**
	Sig. (2-tailed)	.161	.055	.260	.068	.013	.260	.227		.000
	N	30	30	30	30	30	30	30	30	30
TOTAL	Pearson Correlation	.638**	.684**	.616**	.798**	.680**	.616**	.579**	.598**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.001	.000	
	N	30	30	30	30	30	30	30	30	30

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

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.805	.806	8

Uji Validitas dan Reliabilitas Variabel Condition

Correlations

	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	TOTAL
X1.1 Pearson Correlation	1	.384*	.212	.201	.522**	.141	.414*	.350	.531**
Sig. (2-tailed)		.036	.260	.286	.003	.458	.023	.058	.003
N	30	30	30	30	30	30	30	30	30
X1.2 Pearson Correlation	.384*	1	.227	.372*	.722**	.440*	.451*	.375*	.651**
Sig. (2-tailed)	.036		.227	.043	.000	.015	.012	.041	.000
N	30	30	30	30	30	30	30	30	30
X1.3 Pearson Correlation	.212	.227	1	.508**	.480**	.600**	.561**	.512**	.695**
Sig. (2-tailed)	.260	.227		.004	.007	.000	.001	.004	.000
N	30	30	30	30	30	30	30	30	30
X1.4 Pearson Correlation	.201	.372*	.508**	1	.372*	.693**	.439*	.638**	.714**
Sig. (2-tailed)	.286	.043	.004		.043	.000	.015	.000	.000
N	30	30	30	30	30	30	30	30	30
X1.5 Pearson Correlation	.522**	.722**	.480**	.372*	1	.569**	.807**	.687**	.864**
Sig. (2-tailed)	.003	.000	.007	.043		.001	.000	.000	.000
N	30	30	30	30	30	30	30	30	30
X1.6 Pearson Correlation	.141	.440*	.600**	.693**	.569**	1	.619**	.504**	.767**
Sig. (2-tailed)	.458	.015	.000	.000	.001		.000	.004	.000
N	30	30	30	30	30	30	30	30	30
X1.7 Pearson Correlation	.414*	.451*	.561**	.439*	.807**	.619**	1	.836**	.873**
Sig. (2-tailed)	.023	.012	.001	.015	.000	.000		.000	.000
N	30	30	30	30	30	30	30	30	30
X1.8 Pearson Correlation	.350	.375*	.512**	.638**	.687**	.504**	.836**	1	.842**
Sig. (2-tailed)	.058	.041	.004	.000	.000	.004	.000		.000
N	30	30	30	30	30	30	30	30	30
TOTAL Pearson Correlation	.531**	.651**	.695**	.714**	.864**	.767**	.873**	.842**	1
Sig. (2-tailed)	.003	.000	.000	.000	.000	.000	.000	.000	
N	30	30	30	30	30	30	30	30	30

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

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.885	.884	8

Hasil Uji Validitas dan Reliabilitas Variabel Kredit Macet

Correlations									
	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	TOTAL
X1.1 Pearson Correlation	1	.457*	.530**	.186	.247	.212	.464**	.247	.612**
Sig. (2-tailed)		.011	.003	.326	.188	.260	.010	.188	.000
N	30	30	30	30	30	30	30	30	30
X1.2 Pearson Correlation	.457*	1	.396*	.457*	.384*	.337	.464**	.522**	.735**
Sig. (2-tailed)	.011		.031	.011	.036	.068	.010	.003	.000
N	30	30	30	30	30	30	30	30	30
X1.3 Pearson Correlation	.530**	.396*	1	.396*	.327	.447*	.426*	.327	.708**
Sig. (2-tailed)	.003	.031		.031	.077	.013	.019	.077	.000
N	30	30	30	30	30	30	30	30	30
X1.4 Pearson Correlation	.186	.457*	.396*	1	.384*	.212	.201	.522**	.612**
Sig. (2-tailed)	.326	.011	.031		.036	.260	.286	.003	.000
N	30	30	30	30	30	30	30	30	30
X1.5 Pearson Correlation	.247	.384*	.327	.384*	1	.227	.372*	.722**	.668**
Sig. (2-tailed)	.188	.036	.077	.036		.227	.043	.000	.000
N	30	30	30	30	30	30	30	30	30
X1.6 Pearson Correlation	.212	.337	.447*	.212	.227	1	.508**	.480**	.639**
Sig. (2-tailed)	.260	.068	.013	.260	.227		.004	.007	.000
N	30	30	30	30	30	30	30	30	30
X1.7 Pearson Correlation	.464**	.464**	.426*	.201	.372*	.508**	1	.372*	.704**
Sig. (2-tailed)	.010	.010	.019	.286	.043	.004		.043	.000
N	30	30	30	30	30	30	30	30	30
X1.8 Pearson Correlation	.247	.522**	.327	.522**	.722**	.480**	.372*	1	.767**
Sig. (2-tailed)	.188	.003	.077	.003	.000	.007	.043		.000
N	30	30	30	30	30	30	30	30	30
TOTAL Pearson Correlation	.612**	.735**	.708**	.612**	.668**	.639**	.704**	.767**	1
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
N	30	30	30	30	30	30	30	30	30

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

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.834	.835	8

Hasil Kuisioner Uji Validitas dan Reliabilitas Variabel Character

Responden	x1.1	x1.2	x1.3	x1.4	x1.5	x1.6	x1.7	x1.8	Total
1	4	5	4	4	4	3	5	4	33
2	5	5	4	4	4	5	5	5	37
3	5	5	5	5	5	3	4	4	36
4	4	4	4	4	4	3	4	4	31
5	4	4	4	4	4	4	4	4	32
6	5	5	5	5	5	5	5	5	40
7	4	5	4	4	4	3	4	4	32
8	5	4	3	2	3	2	5	4	28
9	4	5	5	4	5	5	5	5	38
10	4	5	4	4	4	5	4	5	35
11	4	5	5	5	4	4	5	4	36
12	4	4	5	3	4	3	4	4	31
13	4	4	4	4	4	3	4	4	31
14	3	3	4	4	4	3	5	4	30
15	5	5	5	5	4	5	5	5	39
16	5	5	5	5	4	4	5	5	38
17	4	5	4	4	3	4	4	5	33
18	4	5	5	5	4	5	5	5	38
19	4	5	4	4	4	4	4	5	34
20	4	4	4	4	4	4	4	4	32
21	4	4	3	3	3	3	5	4	29
22	4	4	4	5	4	2	5	5	33
23	5	5	4	4	4	3	5	5	35
24	5	5	5	4	4	4	5	5	37
25	5	5	5	4	4	5	5	4	37
26	5	5	4	5	3	2	5	4	33
27	5	5	5	5	4	5	5	5	39
28	5	5	5	5	5	5	5	5	40
29	5	5	5	5	5	5	5	5	40
30	4	5	4	4	4	2	4	4	31

Hasil Kuisioner Uji Validitas dan Reliabilitas Variabel Capacity

Responden	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	Total
1	4	4	4	3	4	4	4	4	31
2	3	2	3	2	5	4	5	5	29
3	5	4	5	5	5	5	5	4	38
4	4	4	4	5	4	5	4	4	34
5	5	5	4	4	5	4	4	5	36
6	5	3	4	3	4	4	4	4	31
7	4	4	4	3	4	4	4	4	31
8	4	4	4	3	5	4	4	5	33
9	5	5	4	5	5	5	5	4	38
10	5	5	4	4	5	5	5	5	38
11	4	4	3	4	4	5	4	5	33
12	5	5	4	5	5	5	5	4	38
13	4	4	4	4	4	5	5	4	34
14	4	4	4	4	4	4	4	4	32
15	3	3	3	3	5	4	4	5	30
16	4	5	4	2	5	5	4	4	33
17	4	4	4	3	5	5	5	4	34
18	5	4	4	4	5	5	5	4	36
19	5	4	4	5	5	4	4	4	35
20	4	5	3	2	5	4	4	4	31
21	5	5	4	5	5	5	5	5	39
22	5	5	5	5	5	5	5	5	40
23	5	5	5	5	5	5	5	5	40
24	4	4	4	2	4	4	5	4	31
25	5	5	5	4	4	5	5	4	37
26	5	5	4	5	3	2	5	4	33
27	5	5	5	5	4	5	5	5	39
28	5	5	5	5	5	5	5	5	40
29	5	5	5	5	5	5	5	5	40
30	4	5	4	4	4	2	4	4	31

Hasil Kuisioner Uji Validitas dan Reliabilitas Variabel Capital

Responden	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	Total
1	4	3	5	4	4	4	4	4	32
2	4	5	5	5	4	4	4	4	35
3	5	3	4	4	4	4	5	4	33
4	4	3	4	4	4	5	5	4	33
5	4	4	4	4	4	4	4	4	32
6	5	5	5	5	5	5	5	5	40
7	4	3	4	4	4	4	4	5	32
8	3	2	5	4	5	5	5	4	33
9	5	5	5	5	5	4	5	5	39
10	4	5	4	5	4	4	4	4	34
11	4	4	5	4	4	5	5	4	35
12	4	3	4	4	4	4	4	4	31
13	4	3	4	4	4	4	4	5	32
14	4	3	5	4	4	5	4	4	33
15	4	5	5	5	5	4	5	5	38
16	4	4	5	5	5	5	5	5	38
17	3	4	4	5	4	5	4	4	33
18	4	5	5	5	5	4	5	5	38
19	4	4	4	5	5	4	4	4	34
20	4	4	4	4	4	4	4	5	33
21	3	3	5	4	4	5	5	5	34
22	4	2	5	5	4	4	4	4	32
23	4	3	5	5	5	4	4	4	34
24	4	4	5	5	5	4	4	5	36
25	4	5	5	4	4	4	4	5	35
26	3	2	5	4	4	4	4	5	31
27	4	5	5	5	5	5	5	5	39
28	5	5	5	5	5	5	5	5	40
29	5	5	5	5	5	5	5	5	40
30	4	2	4	4	5	4	4	4	31

Hasil Kuisioner uji Validitas dan Reliabilitas Variabel Collateral

Responden	X4.1	X4.2	X4.3	X4.4	X4.5	X4.6	X4.7	X4.8	Total
1	5	5	4	4	5	5	4	4	36
2	5	5	4	5	4	5	5	3	36
3	5	4	4	4	4	4	4	4	33
4	4	4	4	4	4	4	4	4	32
5	4	4	4	4	4	4	4	4	32
6	5	5	5	5	5	4	5	4	38
7	4	4	4	4	4	4	4	4	32
8	4	4	5	4	5	4	5	4	35
9	5	4	5	5	4	5	4	4	36
10	5	4	4	4	4	4	5	4	34
11	5	5	4	5	4	4	4	4	35
12	5	4	4	4	4	5	5	4	35
13	4	4	4	4	5	5	4	4	34
14	4	4	4	4	5	4	4	4	33
15	5	5	5	5	5	5	5	5	40
16	5	5	5	5	5	5	4	4	38
17	4	4	5	4	5	4	4	4	34
18	4	4	4	4	4	5	5	4	34
19	4	4	5	4	4	4	4	3	32
20	5	5	5	4	4	4	4	4	35
21	5	4	5	5	5	5	5	3	37
22	5	4	4	4	4	4	4	4	33
23	5	5	5	5	5	5	4	5	39
24	5	4	4	5	4	4	4	4	34
25	5	4	4	5	5	5	5	5	38
26	4	4	4	4	4	4	4	4	32
27	5	5	5	5	5	5	5	5	40
28	5	5	5	5	5	5	5	5	40
29	5	5	5	5	5	4	5	5	39
30	5	5	4	4	4	4	4	4	34

Tabel hasil Kuisisioner Variabel Character

RESPONDEN	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	TOTAL
1	4	5	4	4	4	3	5	4	33
2	5	5	4	4	4	5	5	5	37
3	5	5	5	5	5	3	4	4	36
4	4	4	4	4	4	3	4	4	31
5	4	4	4	4	4	4	4	4	32
6	5	5	5	5	5	5	5	5	40
7	4	5	4	4	4	3	4	4	32
8	5	4	3	2	3	2	5	4	28
9	4	5	5	4	5	5	5	5	38
10	4	5	4	4	4	5	4	5	35
11	4	5	5	5	4	4	5	4	36
12	4	4	5	3	4	3	4	4	31
13	4	4	4	4	4	3	4	4	31
14	3	3	4	4	4	3	5	4	30
15	5	5	5	5	4	5	5	5	39
16	5	5	5	5	4	4	5	5	38
17	4	5	4	4	3	4	4	5	33
18	4	5	5	5	4	5	5	5	38
19	4	5	4	4	4	4	4	5	34
20	4	4	4	4	4	4	4	4	32
21	4	4	3	3	3	3	5	4	29
22	4	4	4	5	4	2	5	5	33
23	5	5	4	4	4	3	5	5	35
24	5	5	5	4	4	4	5	5	37
25	5	5	5	4	4	5	5	4	37
26	5	5	4	5	3	2	5	4	33
27	5	5	5	5	4	5	5	5	39
28	5	5	5	5	5	5	5	5	40
29	5	5	5	5	5	5	5	5	40
30	4	5	4	4	4	2	4	4	31
31	4	4	5	5	4	4	4	4	34
32	4	5	4	5	5	3	4	5	35
33	4	4	4	4	4	4	4	4	32
34	4	4	4	4	4	4	4	4	32
35	4	4	4	4	4	4	4	4	32
36	5	5	5	4	5	4	5	5	38
37	4	4	4	4	4	4	4	4	32
38	5	4	5	4	5	4	4	4	35

Tabel hasil kuisioner variabel capacity

RESPONDEN	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	TOTAL
1	4	4	5	5	4	4	4	4	34
2	4	5	4	5	5	3	4	5	35
3	4	4	4	4	4	4	4	4	32
4	4	4	4	4	4	4	4	4	32
5	4	4	4	4	4	4	4	4	32
6	5	5	5	4	5	4	5	5	38
7	4	4	4	4	4	4	4	4	32
8	5	4	5	4	5	4	4	4	35
9	5	5	4	5	4	4	5	4	36
10	4	4	4	4	5	4	4	5	34
11	4	5	4	4	4	4	4	4	33
12	4	4	4	5	5	4	3	5	34
13	4	4	5	5	4	4	4	4	34
14	4	4	5	4	4	4	4	4	33
15	5	5	5	5	5	5	5	5	40
16	5	5	5	5	4	4	4	5	37
17	5	4	5	4	4	4	5	4	35
18	4	4	4	5	5	4	5	5	36
19	5	4	4	4	4	3	4	4	32
20	5	4	4	4	4	4	4	4	33
21	5	5	5	5	5	3	4	4	36
22	4	4	4	4	4	4	4	4	32
23	5	5	5	5	4	5	4	5	38
24	4	5	4	4	4	4	4	4	33
25	4	5	5	5	5	5	5	5	39
26	4	4	4	4	4	4	4	4	32
27	5	5	5	5	5	5	5	5	40
28	5	5	5	5	5	5	5	5	40
29	5	5	5	4	5	5	5	5	39
30	4	4	4	4	4	4	4	4	32
31	4	4	4	3	4	4	4	4	31
32	3	2	3	2	5	4	5	5	29
33	5	4	5	5	5	5	5	4	38
34	4	4	4	5	4	5	4	4	34
35	5	5	4	4	5	4	4	5	36
36	5	3	4	3	4	4	4	4	31
37	4	4	4	3	4	4	4	4	31
38	4	4	4	3	5	4	4	5	33

RESPONDEN	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	TOTAL
39	5	5	4	5	5	5	5	4	38
40	5	5	4	4	5	5	5	5	38
41	4	4	3	4	4	5	4	5	33
42	5	5	4	5	5	5	5	4	38
43	4	4	4	4	4	5	5	4	34
44	4	4	4	4	4	4	4	4	32
45	3	3	3	3	5	4	4	5	30
46	4	5	4	2	5	5	4	4	33
47	4	4	4	3	5	5	5	4	34
48	5	4	4	4	5	5	5	4	36
49	5	4	4	5	5	4	4	4	35
50	<u>4</u>	<u>5</u>	<u>3</u>	<u>2</u>	<u>5</u>	<u>4</u>	<u>4</u>	<u>4</u>	31
51	5	5	4	5	5	5	5	5	39
52	5	5	5	5	5	5	5	5	40
53	5	5	5	5	5	5	5	5	40
54	4	4	4	2	4	4	5	4	31
55	5	5	5	4	4	5	5	4	37
56	5	5	4	5	3	2	5	4	33
57	5	5	5	5	4	5	5	5	39
58	5	5	5	5	5	5	5	5	40
59	5	5	5	5	5	5	5	5	40
60	4	5	4	4	4	2	4	4	31

Tabel hasil kuisioner variabel capital

RESPONDEN	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	TOTAL
1	<u>5</u>	<u>4</u>	<u>4</u>	<u>4</u>	<u>4</u>	<u>4</u>	<u>4</u>	<u>4</u>	33
2	5	5	3	4	5	4	5	5	36
3	4	4	4	4	4	4	4	4	32
4	4	4	4	4	4	4	4	4	32
5	4	4	4	4	4	4	4	4	32
6	4	5	4	5	5	5	4	5	37
7	4	4	4	4	4	4	4	4	32
8	4	5	4	4	4	4	4	4	33
9	5	4	4	5	4	5	4	4	35
10	4	5	4	4	5	5	5	4	36
11	4	4	4	4	4	4	4	4	32
12	5	5	4	3	5	4	4	3	33
13	5	4	4	4	4	4	4	4	33
14	4	4	4	4	4	4	3	3	30
15	5	5	5	5	5	5	5	5	40
16	5	4	4	4	5	4	5	5	36
17	4	4	4	5	4	4	4	4	33
18	5	5	4	5	5	5	5	5	39
19	4	4	3	4	4	4	4	4	31
20	4	4	4	4	4	4	4	4	32
21	5	5	3	4	4	3	3	3	30
22	4	4	4	4	4	4	4	4	32
23	5	4	5	4	5	4	5	5	37
24	4	4	4	4	4	5	4	3	32
25	5	5	5	5	5	5	5	5	40
26	4	4	4	4	4	4	4	4	32
27	5	5	5	5	5	5	5	5	40
28	5	5	5	5	5	5	5	5	40
29	4	5	5	5	5	5	5	5	39
30	4	4	4	4	4	4	4	4	32
31	4	3	5	4	4	4	4	4	32
32	4	5	5	5	4	4	4	4	35
33	5	3	4	4	4	4	5	4	33
34	4	3	4	4	4	5	5	4	33
35	4	4	4	4	4	4	4	4	32
36	5	5	5	5	5	5	5	5	40
37	4	3	4	4	4	4	4	5	32
38	3	2	5	4	5	5	5	4	33

RESPONDEN	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	TOTAL
39	5	5	5	5	5	4	5	5	39
40	4	5	4	5	4	4	4	4	34
41	4	4	5	4	4	5	5	4	35
42	4	3	4	4	4	4	4	4	31
43	4	3	4	4	4	4	4	5	32
44	4	3	5	4	4	5	4	4	33
45	4	5	5	5	5	4	5	5	38
46	4	4	5	5	5	5	5	5	38
47	3	4	4	5	4	5	4	4	33
48	4	5	5	5	5	4	5	5	38
49	4	4	4	5	5	4	4	4	34
50	4	4	4	4	4	4	4	5	33
51	3	3	5	4	4	5	5	5	34
52	4	2	5	5	4	4	4	4	32
53	4	3	5	5	5	4	4	4	34
54	4	4	5	5	5	4	4	5	36
55	4	5	5	4	4	4	4	5	35
56	3	2	5	4	4	4	4	5	31
57	4	5	5	5	5	5	5	5	39
58	5	5	5	5	5	5	5	5	40
59	5	5	5	5	5	5	5	5	40
60	4	2	4	4	5	4	4	4	31

Tabel hasil kuisioner variabel collateral

RESPONDEN	x4.1	x4.2	x4.3	x4.4	x4.5	x4.6	x4.7	x4.8	TOTAL
1	4	4	4	4	4	4	4	4	32
2	4	5	4	4	4	3	4	5	33
3	2	5	4	4	4	5	4	4	32
4	5	5	4	3	3	3	5	4	32
5	4	4	4	4	4	4	5	4	33
6	3	3	3	3	3	3	5	4	27
7	4	5	4	3	3	5	4	5	33
8	5	5	5	3	4	4	5	4	35
9	4	5	4	4	4	5	4	5	35
10	5	5	5	5	4	4	4	5	37
11	4	4	5	4	5	4	4	4	34
12	4	4	4	4	4	4	5	5	34
13	5	5	5	5	5	5	5	5	40
14	4	4	4	4	4	4	4	4	32
15	4	4	4	4	4	4	4	4	32
16	5	5	4	4	4	4	5	5	36
17	4	5	4	4	4	4	4	4	33
18	4	4	2	4	3	4	4	5	30
19	5	4	4	5	4	4	5	4	35
20	4	5	4	4	4	4	4	4	33
21	4	3	4	4	4	4	5	4	32
22	5	5	5	4	5	5	4	5	38
23	4	5	4	5	5	4	4	4	35
24	4	4	4	5	5	5	4	5	36
25	4	5	4	4	4	4	5	5	35
26	5	5	5	5	5	5	5	5	40
27	5	5	5	5	5	5	5	5	40
28	4	4	4	4	4	4	4	4	32
29	4	5	4	4	4	4	4	4	33
30	4	4	4	4	3	4	4	4	31
31	5	5	4	4	5	5	4	4	36
32	5	5	4	5	4	5	5	3	36
33	5	4	4	4	4	4	4	4	33
34	4	4	4	4	4	4	4	4	32
35	4	4	4	4	4	4	4	4	32
36	5	5	5	5	5	4	5	4	38
37	4	4	4	4	4	4	4	4	32
38	4	4	5	4	5	4	5	4	35

RESPONDEN	x4.1	x4.2	x4.3	x4.4	x4.5	x4.6	x4.7	x4.8	TOTAL
39	5	4	5	5	4	5	4	4	36
40	5	4	4	4	4	4	5	4	34
41	5	5	4	5	4	4	4	4	35
42	5	4	4	4	4	5	5	4	35
43	4	4	4	4	5	5	4	4	34
44	4	4	4	4	5	4	4	4	33
45	5	5	5	5	5	5	5	5	40
46	5	5	5	5	5	5	4	4	38
47	4	4	5	4	5	4	4	4	34
48	4	4	4	4	4	5	5	4	34
49	4	4	5	4	4	4	4	3	32
50	5	5	5	4	4	4	4	4	35
51	5	4	5	5	5	5	5	3	37
52	5	4	4	4	4	4	4	4	33
53	5	5	5	5	5	5	4	5	39
54	5	4	4	5	4	4	4	4	34
55	5	4	4	5	5	5	5	5	38
56	4	4	4	4	4	4	4	4	32
57	5	5	5	5	5	5	5	5	40
58	5	5	5	5	5	5	5	5	40
59	5	5	5	5	5	4	5	5	39
60	5	5	4	4	4	4	4	4	34

Tabel hasil kuisisioner variabel condition

RESPONDEN	X5.1	X5.2	X5.3	X5.4	X5.5	X5.6	X5.7	X5.8	TOTAL
1	3	5	5	5	3	5	3	4	33
2	4	4	5	3	3	3	3	3	28
3	5	4	5	5	5	5	5	3	37
4	4	5	5	4	5	4	5	5	37
5	5	5	5	3	3	3	3	4	31
6	3	3	3	3	2	3	3	3	23
7	5	5	4	4	4	4	4	4	34
8	4	5	5	5	5	5	5	3	37
9	5	5	4	5	5	4	5	4	37
10	5	5	4	5	3	3	3	3	31
11	5	4	4	3	4	3	3	3	29
12	2	3	3	3	5	5	5	5	31
13	2	2	5	5	5	3	3	3	28
14	5	5	5	3	3	3	3	3	30
15	2	3	5	5	5	5	5	5	35
16	3	4	4	4	4	3	3	3	28
17	4	5	1	3	4	5	3	4	29
18	5	3	4	4	3	5	5	5	34
19	5	4	3	4	4	4	4	4	32
20	3	4	3	1	3	4	3	4	25
21	2	3	3	5	4	4	5	5	31
22	5	3	3	4	4	4	5	5	33
23	5	3	3	4	4	4	5	5	33
24	5	3	3	5	5	4	5	5	35
25	4	3	3	3	3	3	3	5	27
26	3	3	3	3	4	4	4	4	28
27	5	5	5	5	3	5	4	4	36
28	3	5	5	5	4	4	4	4	34
29	5	3	5	5	4	3	3	5	33
30	5	4	4	5	4	5	5	5	37
31	5	4	4	4	4	4	4	4	33
32	5	5	3	4	5	4	5	5	36
33	4	4	4	4	4	4	4	4	32
34	4	4	4	4	4	4	4	4	32
35	4	4	4	4	4	4	4	4	32
36	4	5	4	5	5	5	4	5	37
37	4	4	4	4	4	4	4	4	32
38	4	5	4	4	4	4	4	4	33

Tabel hasil kuisioner variabel kredit macet

RESPONDEN	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	TOTAL
1	2	3	3	5	4	4	5	5	31
2	2	3	3	4	4	4	5	5	30
3	5	3	3	4	4	4	5	5	33
4	5	3	3	5	5	4	5	5	35
5	4	3	3	3	3	3	3	5	27
6	3	3	3	3	4	4	4	4	28
7	5	5	5	5	3	5	4	4	36
8	3	5	5	5	4	4	4	4	34
9	5	3	5	5	4	3	3	5	33
10	5	4	4	5	4	5	5	5	37
11	5	3	3	4	5	3	3	2	28
12	4	3	5	4	5	3	3	2	29
13	5	4	5	4	5	5	3	2	33
14	4	3	3	5	5	3	3	1	27
15	4	3	3	3	2	3	3	3	24
16	4	2	2	2	2	3	3	2	20
17	4	4	3	5	5	5	3	5	34
18	3	4	3	5	5	5	2	4	31
19	4	5	4	4	3	5	3	4	32
20	2	2	3	4	5	3	3	4	26
21	3	5	5	5	3	5	3	4	33
22	4	4	5	3	3	3	3	3	28
23	5	4	5	5	5	5	5	3	37
24	4	5	5	4	5	4	5	5	37
25	5	5	5	3	3	3	3	4	31
26	3	3	3	3	2	3	3	3	23
27	5	5	4	4	4	4	4	4	34
28	4	5	5	5	5	5	5	3	37
29	5	5	4	5	5	4	5	4	37
30	5	5	4	5	3	3	3	3	31
31	4	4	5	5	4	4	4	4	34
32	4	5	4	5	5	3	4	5	35
33	4	4	4	4	4	4	4	4	32
34	4	4	4	4	4	4	4	4	32
35	4	4	4	4	4	4	4	4	32
36	5	5	5	4	5	4	5	5	38
37	4	4	4	4	4	4	4	4	32
38	5	4	5	4	5	4	4	4	35

Tabel Nilai-nilai r Product Moment

N	Taraf Signifikansi		N	Taraf Signifikansi	
	5 %	1 %		5 %	1 %
3	0,997	0,999	38	0,320	0,413
4	0,950	0,990	39	0,316	0,408
5	0,878	0,959	40	0,312	0,403
6	0,811	0,917	41	0,308	0,398
7	0,754	0,874	42	0,304	0,393
8	0,707	0,834	43	0,301	0,389
9	0,666	0,798	44	0,297	0,384
10	0,632	0,765	45	0,294	0,380
11	0,602	0,735	46	0,291	0,376
12	0,576	0,708	47	0,288	0,372
13	0,553	0,684	48	0,284	0,368
14	0,532	0,661	49	0,281	0,364
15	0,514	0,641	50	0,279	0,361
16	0,497	0,623	55	0,266	0,345
17	0,482	0,606	60	0,254	0,330
18	0,468	0,590	65	0,244	0,317
19	0,456	0,575	70	0,235	0,306
20	0,444	0,561	75	0,227	0,296
21	0,433	0,549	80	0,220	0,286
22	0,423	0,537	85	0,213	0,278
23	0,413	0,526	90	0,207	0,270
24	0,404	0,515	95	0,202	0,263
25	0,396	0,505	100	0,195	0,256
26	0,388	0,496	125	0,176	0,230
27	0,381	0,487	150	0,159	0,210
28	0,374	0,478	175	0,148	0,194
29	0,367	0,470	200	0,138	0,181
30	0,361	0,463	300	0,113	0,148
31	0,355	0,456	400	0,098	0,128
32	0,349	0,449	500	0,088	0,115
33	0,344	0,442	600	0,080	0,105
34	0,339	0,436	700	0,074	0,097
35	0,334	0,430	800	0,070	0,091
36	0,329	0,424	900	0,065	0,086
37	0,325	0,418	1000	0,062	0,081

Titik Persentase Distribusi F untuk Probabilita = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	161	199	216	225	230	234	237	239	241	242	243	244	245	245	246
2	18.51	19.00	19.16	19.25	19.30	19.33	19.35	19.37	19.38	19.40	19.40	19.41	19.42	19.42	19.43
3	10.13	9.55	9.28	9.12	9.01	8.94	8.89	8.85	8.81	8.79	8.76	8.74	8.73	8.71	8.70
4	7.71	6.94	6.59	6.39	6.26	6.16	6.09	6.04	6.00	5.96	5.94	5.91	5.89	5.87	5.86
5	6.61	5.79	5.41	5.19	5.05	4.95	4.88	4.82	4.77	4.74	4.70	4.68	4.66	4.64	4.62
6	5.99	5.14	4.76	4.53	4.39	4.28	4.21	4.15	4.10	4.06	4.03	4.00	3.98	3.96	3.94
7	5.59	4.74	4.35	4.12	3.97	3.87	3.79	3.73	3.68	3.64	3.60	3.57	3.55	3.53	3.51
8	5.32	4.46	4.07	3.84	3.69	3.58	3.50	3.44	3.39	3.35	3.31	3.28	3.26	3.24	3.22
9	5.12	4.26	3.86	3.63	3.48	3.37	3.29	3.23	3.18	3.14	3.10	3.07	3.05	3.03	3.01
10	4.96	4.10	3.71	3.48	3.33	3.22	3.14	3.07	3.02	2.98	2.94	2.91	2.89	2.86	2.85
11	4.84	3.98	3.59	3.36	3.20	3.09	3.01	2.95	2.90	2.85	2.82	2.79	2.76	2.74	2.72
12	4.75	3.89	3.49	3.26	3.11	3.00	2.91	2.85	2.80	2.75	2.72	2.69	2.66	2.64	2.62
13	4.67	3.81	3.41	3.18	3.03	2.92	2.83	2.77	2.71	2.67	2.63	2.60	2.58	2.55	2.53
14	4.60	3.74	3.34	3.11	2.96	2.85	2.76	2.70	2.65	2.60	2.57	2.53	2.51	2.48	2.46
15	4.54	3.68	3.29	3.06	2.90	2.79	2.71	2.64	2.59	2.54	2.51	2.48	2.45	2.42	2.40
16	4.49	3.63	3.24	3.01	2.85	2.74	2.66	2.59	2.54	2.49	2.46	2.42	2.40	2.37	2.35
17	4.45	3.59	3.20	2.96	2.81	2.70	2.61	2.55	2.49	2.45	2.41	2.38	2.35	2.33	2.31
18	4.41	3.55	3.16	2.93	2.77	2.66	2.58	2.51	2.46	2.41	2.37	2.34	2.31	2.29	2.27
19	4.38	3.52	3.13	2.90	2.74	2.63	2.54	2.48	2.42	2.38	2.34	2.31	2.28	2.26	2.23
20	4.35	3.49	3.10	2.87	2.71	2.60	2.51	2.45	2.39	2.35	2.31	2.28	2.25	2.22	2.20
21	4.32	3.47	3.07	2.84	2.68	2.57	2.49	2.42	2.37	2.32	2.28	2.25	2.22	2.20	2.18
22	4.30	3.44	3.05	2.82	2.66	2.55	2.46	2.40	2.34	2.30	2.26	2.23	2.20	2.17	2.15
23	4.28	3.42	3.03	2.80	2.64	2.53	2.44	2.37	2.32	2.27	2.24	2.20	2.18	2.15	2.13
24	4.26	3.40	3.01	2.78	2.62	2.51	2.42	2.36	2.30	2.25	2.22	2.18	2.15	2.13	2.11
25	4.24	3.39	2.99	2.76	2.60	2.49	2.40	2.34	2.28	2.24	2.20	2.16	2.14	2.11	2.09
26	4.23	3.37	2.98	2.74	2.59	2.47	2.39	2.32	2.27	2.22	2.18	2.15	2.12	2.09	2.07
27	4.21	3.35	2.96	2.73	2.57	2.46	2.37	2.31	2.25	2.20	2.17	2.13	2.10	2.08	2.06
28	4.20	3.34	2.95	2.71	2.56	2.45	2.36	2.29	2.24	2.19	2.15	2.12	2.09	2.06	2.04
29	4.18	3.33	2.93	2.70	2.55	2.43	2.35	2.28	2.22	2.18	2.14	2.10	2.08	2.05	2.03
30	4.17	3.32	2.92	2.69	2.53	2.42	2.33	2.27	2.21	2.16	2.13	2.09	2.06	2.04	2.01
31	4.16	3.30	2.91	2.68	2.52	2.41	2.32	2.25	2.20	2.15	2.11	2.08	2.05	2.03	2.00
32	4.15	3.29	2.90	2.67	2.51	2.40	2.31	2.24	2.19	2.14	2.10	2.07	2.04	2.01	1.99
33	4.14	3.28	2.89	2.66	2.50	2.39	2.30	2.23	2.18	2.13	2.09	2.06	2.03	2.00	1.98
34	4.13	3.28	2.88	2.65	2.49	2.38	2.29	2.23	2.17	2.12	2.08	2.05	2.02	1.99	1.97
35	4.12	3.27	2.87	2.64	2.49	2.37	2.29	2.22	2.16	2.11	2.07	2.04	2.01	1.99	1.96
36	4.11	3.26	2.87	2.63	2.48	2.36	2.28	2.21	2.15	2.11	2.07	2.03	2.00	1.98	1.95
37	4.11	3.25	2.86	2.63	2.47	2.36	2.27	2.20	2.14	2.10	2.06	2.02	2.00	1.97	1.95
38	4.10	3.24	2.85	2.62	2.46	2.35	2.26	2.19	2.14	2.09	2.05	2.02	1.99	1.96	1.94
39	4.09	3.24	2.85	2.61	2.46	2.34	2.26	2.19	2.13	2.08	2.04	2.01	1.98	1.95	1.93
40	4.08	3.23	2.84	2.61	2.45	2.34	2.25	2.18	2.12	2.08	2.04	2.00	1.97	1.95	1.92
41	4.08	3.23	2.83	2.60	2.44	2.33	2.24	2.17	2.12	2.07	2.03	2.00	1.97	1.94	1.92
42	4.07	3.22	2.83	2.59	2.44	2.32	2.24	2.17	2.11	2.06	2.03	1.99	1.96	1.94	1.91
43	4.07	3.21	2.82	2.59	2.43	2.32	2.23	2.16	2.11	2.06	2.02	1.99	1.96	1.93	1.91
44	4.06	3.21	2.82	2.58	2.43	2.31	2.23	2.16	2.10	2.05	2.01	1.98	1.95	1.92	1.90
45	4.06	3.20	2.81	2.58	2.42	2.31	2.22	2.15	2.10	2.05	2.01	1.97	1.94	1.92	1.89

Titik Persentase Distribusi F untuk Probabilita = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
46	4.05	3.20	2.81	2.57	2.42	2.30	2.22	2.15	2.09	2.04	2.00	1.97	1.94	1.91	1.89
47	4.05	3.20	2.80	2.57	2.41	2.30	2.21	2.14	2.09	2.04	2.00	1.96	1.93	1.91	1.88
48	4.04	3.19	2.80	2.57	2.41	2.29	2.21	2.14	2.08	2.03	1.99	1.96	1.93	1.90	1.88
49	4.04	3.19	2.79	2.56	2.40	2.29	2.20	2.13	2.08	2.03	1.99	1.96	1.93	1.90	1.88
50	4.03	3.18	2.79	2.56	2.40	2.29	2.20	2.13	2.07	2.03	1.99	1.95	1.92	1.89	1.87
51	4.03	3.18	2.79	2.55	2.40	2.28	2.20	2.13	2.07	2.02	1.98	1.95	1.92	1.89	1.87
52	4.03	3.18	2.78	2.55	2.39	2.28	2.19	2.12	2.07	2.02	1.98	1.94	1.91	1.89	1.86
53	4.02	3.17	2.78	2.55	2.39	2.28	2.19	2.12	2.06	2.01	1.97	1.94	1.91	1.88	1.86
54	4.02	3.17	2.78	2.54	2.39	2.27	2.18	2.12	2.06	2.01	1.97	1.94	1.91	1.88	1.86
55	4.02	3.16	2.77	2.54	2.38	2.27	2.18	2.11	2.06	2.01	1.97	1.93	1.90	1.88	1.85
56	4.01	3.16	2.77	2.54	2.38	2.27	2.18	2.11	2.05	2.00	1.96	1.93	1.90	1.87	1.85
57	4.01	3.16	2.77	2.53	2.38	2.26	2.18	2.11	2.05	2.00	1.96	1.93	1.90	1.87	1.85
58	4.01	3.16	2.76	2.53	2.37	2.26	2.17	2.10	2.05	2.00	1.96	1.92	1.89	1.87	1.84
59	4.00	3.15	2.76	2.53	2.37	2.26	2.17	2.10	2.04	2.00	1.96	1.92	1.89	1.86	1.84
60	4.00	3.15	2.76	2.53	2.37	2.25	2.17	2.10	2.04	1.99	1.95	1.92	1.89	1.86	1.84
61	4.00	3.15	2.76	2.52	2.37	2.25	2.16	2.09	2.04	1.99	1.95	1.91	1.88	1.86	1.83
62	4.00	3.15	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.99	1.95	1.91	1.88	1.85	1.83
63	3.99	3.14	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
64	3.99	3.14	2.75	2.52	2.36	2.24	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
65	3.99	3.14	2.75	2.51	2.36	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.85	1.82
66	3.99	3.14	2.74	2.51	2.35	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.84	1.82
67	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.98	1.93	1.90	1.87	1.84	1.82
68	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.97	1.93	1.90	1.87	1.84	1.82
69	3.98	3.13	2.74	2.50	2.35	2.23	2.15	2.08	2.02	1.97	1.93	1.90	1.86	1.84	1.81
70	3.98	3.13	2.74	2.50	2.35	2.23	2.14	2.07	2.02	1.97	1.93	1.89	1.86	1.84	1.81
71	3.98	3.13	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.97	1.93	1.89	1.86	1.83	1.81
72	3.97	3.12	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.96	1.92	1.89	1.86	1.83	1.81
73	3.97	3.12	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.96	1.92	1.89	1.86	1.83	1.81
74	3.97	3.12	2.73	2.50	2.34	2.22	2.14	2.07	2.01	1.96	1.92	1.89	1.85	1.83	1.80
75	3.97	3.12	2.73	2.49	2.34	2.22	2.13	2.06	2.01	1.96	1.92	1.88	1.85	1.83	1.80
76	3.97	3.12	2.72	2.49	2.33	2.22	2.13	2.06	2.01	1.96	1.92	1.88	1.85	1.82	1.80
77	3.97	3.12	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.96	1.92	1.88	1.85	1.82	1.80
78	3.96	3.11	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.91	1.88	1.85	1.82	1.80
79	3.96	3.11	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.91	1.88	1.85	1.82	1.79
80	3.96	3.11	2.72	2.49	2.33	2.21	2.13	2.06	2.00	1.95	1.91	1.88	1.84	1.82	1.79
81	3.96	3.11	2.72	2.48	2.33	2.21	2.12	2.05	2.00	1.95	1.91	1.87	1.84	1.82	1.79
82	3.96	3.11	2.72	2.48	2.33	2.21	2.12	2.05	2.00	1.95	1.91	1.87	1.84	1.81	1.79
83	3.96	3.11	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.95	1.91	1.87	1.84	1.81	1.79
84	3.95	3.11	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.95	1.90	1.87	1.84	1.81	1.79
85	3.95	3.10	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.94	1.90	1.87	1.84	1.81	1.79
86	3.95	3.10	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.94	1.90	1.87	1.84	1.81	1.78
87	3.95	3.10	2.71	2.48	2.32	2.20	2.12	2.05	1.99	1.94	1.90	1.87	1.83	1.81	1.78
88	3.95	3.10	2.71	2.48	2.32	2.20	2.12	2.05	1.99	1.94	1.90	1.86	1.83	1.81	1.78
89	3.95	3.10	2.71	2.47	2.32	2.20	2.11	2.04	1.99	1.94	1.90	1.86	1.83	1.80	1.78
90	3.95	3.10	2.71	2.47	2.32	2.20	2.11	2.04	1.99	1.94	1.90	1.86	1.83	1.80	1.78

Titik Persentase Distribusi t (df = 1 – 40)

Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
df	0.50	0.20	0.10	0.050	0.02	0.010	0.002
1	1.00000	3.07768	6.31375	12.70620	31.82052	63.65674	318.30884
2	0.81650	1.88562	2.91999	4.30265	6.96456	9.92484	22.32712
3	0.76489	1.63774	2.35336	3.18245	4.54070	5.84091	10.21453
4	0.74070	1.53321	2.13185	2.77645	3.74695	4.60409	7.17318
5	0.72669	1.47588	2.01505	2.57058	3.36493	4.03214	5.89343
6	0.71756	1.43976	1.94318	2.44691	3.14267	3.70743	5.20763
7	0.71114	1.41492	1.89458	2.36462	2.99795	3.49948	4.78529
8	0.70639	1.39682	1.85955	2.30600	2.89646	3.35539	4.50079
9	0.70272	1.38303	1.83311	2.26216	2.82144	3.24984	4.29681
10	0.69981	1.37218	1.81246	2.22814	2.76377	3.16927	4.14370
11	0.69745	1.36343	1.79588	2.20099	2.71808	3.10581	4.02470
12	0.69548	1.35622	1.78229	2.17881	2.68100	3.05454	3.92963
13	0.69383	1.35017	1.77093	2.16037	2.65031	3.01228	3.85198
14	0.69242	1.34503	1.76131	2.14479	2.62449	2.97684	3.78739
15	0.69120	1.34061	1.75305	2.13145	2.60248	2.94671	3.73283
16	0.69013	1.33676	1.74588	2.11991	2.58349	2.92078	3.68615
17	0.68920	1.33338	1.73961	2.10982	2.56693	2.89823	3.64577
18	0.68836	1.33039	1.73406	2.10092	2.55238	2.87844	3.61048
19	0.68762	1.32773	1.72913	2.09302	2.53948	2.86093	3.57940
20	0.68695	1.32534	1.72472	2.08596	2.52798	2.84534	3.55181
21	0.68635	1.32319	1.72074	2.07961	2.51765	2.83136	3.52715
22	0.68581	1.32124	1.71714	2.07387	2.50832	2.81876	3.50499
23	0.68531	1.31946	1.71387	2.06866	2.49987	2.80734	3.48496
24	0.68485	1.31784	1.71088	2.06390	2.49216	2.79694	3.46678
25	0.68443	1.31635	1.70814	2.05954	2.48511	2.78744	3.45019
26	0.68404	1.31497	1.70562	2.05553	2.47863	2.77871	3.43500
27	0.68368	1.31370	1.70329	2.05183	2.47266	2.77068	3.42103
28	0.68335	1.31253	1.70113	2.04841	2.46714	2.76326	3.40816
29	0.68304	1.31143	1.69913	2.04523	2.46202	2.75639	3.39624
30	0.68276	1.31042	1.69726	2.04227	2.45726	2.75000	3.38518
31	0.68249	1.30946	1.69552	2.03951	2.45282	2.74404	3.37490
32	0.68223	1.30857	1.69389	2.03693	2.44868	2.73848	3.36531
33	0.68200	1.30774	1.69236	2.03452	2.44479	2.73328	3.35634
34	0.68177	1.30695	1.69092	2.03224	2.44115	2.72839	3.34793
35	0.68156	1.30621	1.68957	2.03011	2.43772	2.72381	3.34005
36	0.68137	1.30551	1.68830	2.02809	2.43449	2.71948	3.33262
37	0.68118	1.30485	1.68709	2.02619	2.43145	2.71541	3.32563
38	0.68100	1.30423	1.68595	2.02439	2.42857	2.71156	3.31903
39	0.68083	1.30364	1.68488	2.02269	2.42584	2.70791	3.31279
40	0.68067	1.30308	1.68385	2.02108	2.42326	2.70446	3.30688

Titik Persentase Distribusi t (df = 41 – 80)

Pr df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
41	0.68052	1.30254	1.68288	2.01954	2.42080	2.70118	3.30127
42	0.68038	1.30204	1.68195	2.01808	2.41847	2.69807	3.29595
43	0.68024	1.30155	1.68107	2.01669	2.41625	2.69510	3.29089
44	0.68011	1.30109	1.68023	2.01537	2.41413	2.69228	3.28607
45	0.67998	1.30065	1.67943	2.01410	2.41212	2.68959	3.28148
46	0.67986	1.30023	1.67866	2.01290	2.41019	2.68701	3.27710
47	0.67975	1.29982	1.67793	2.01174	2.40835	2.68456	3.27291
48	0.67964	1.29944	1.67722	2.01063	2.40658	2.68220	3.26891
49	0.67953	1.29907	1.67655	2.00958	2.40489	2.67995	3.26508
50	0.67943	1.29871	1.67591	2.00856	2.40327	2.67779	3.26141
51	0.67933	1.29837	1.67528	2.00758	2.40172	2.67572	3.25789
52	0.67924	1.29805	1.67469	2.00665	2.40022	2.67373	3.25451
53	0.67915	1.29773	1.67412	2.00575	2.39879	2.67182	3.25127
54	0.67906	1.29743	1.67356	2.00488	2.39741	2.66998	3.24815
55	0.67898	1.29713	1.67303	2.00404	2.39608	2.66822	3.24515
56	0.67890	1.29685	1.67252	2.00324	2.39480	2.66651	3.24226
57	0.67882	1.29658	1.67203	2.00247	2.39357	2.66487	3.23948
58	0.67874	1.29632	1.67155	2.00172	2.39238	2.66329	3.23680
59	0.67867	1.29607	1.67109	2.00100	2.39123	2.66176	3.23421
60	0.67860	1.29582	1.67065	2.00030	2.39012	2.66028	3.23171
61	0.67853	1.29558	1.67022	1.99962	2.38905	2.65886	3.22930
62	0.67847	1.29536	1.66980	1.99897	2.38801	2.65748	3.22696
63	0.67840	1.29513	1.66940	1.99834	2.38701	2.65615	3.22471
64	0.67834	1.29492	1.66901	1.99773	2.38604	2.65485	3.22253
65	0.67828	1.29471	1.66864	1.99714	2.38510	2.65360	3.22041
66	0.67823	1.29451	1.66827	1.99656	2.38419	2.65239	3.21837
67	0.67817	1.29432	1.66792	1.99601	2.38330	2.65122	3.21639
68	0.67811	1.29413	1.66757	1.99547	2.38245	2.65008	3.21446
69	0.67806	1.29394	1.66724	1.99495	2.38161	2.64898	3.21260
70	0.67801	1.29376	1.66691	1.99444	2.38081	2.64790	3.21079
71	0.67796	1.29359	1.66660	1.99394	2.38002	2.64686	3.20903
72	0.67791	1.29342	1.66629	1.99346	2.37926	2.64585	3.20733
73	0.67787	1.29326	1.66600	1.99300	2.37852	2.64487	3.20567
74	0.67782	1.29310	1.66571	1.99254	2.37780	2.64391	3.20406
75	0.67778	1.29294	1.66543	1.99210	2.37710	2.64298	3.20249
76	0.67773	1.29279	1.66515	1.99167	2.37642	2.64208	3.20096
77	0.67769	1.29264	1.66488	1.99125	2.37576	2.64120	3.19948
78	0.67765	1.29250	1.66462	1.99085	2.37511	2.64034	3.19804
79	0.67761	1.29236	1.66437	1.99045	2.37448	2.63950	3.19663
80	0.67757	1.29222	1.66412	1.99006	2.37387	2.63869	3.19526

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-.942	6.780		12.354	.000	-14.536	12.652					
X1	.039	.216	.030	7.396	.000	-.395	.473	.328	.025	.018	.364	2.746
X2	.056	.155	.042	8.406	.000	-.254	.366	.156	.049	.036	.719	1.391
X3	.078	.226	.058	3.269	.002	-.374	.531	.334	.047	.034	.350	2.858
X4	.193	.162	.132	3.683	.001	-.133	.518	.393	.160	.118	.790	1.267
X5	.643	.125	.577	11.606	.000	.394	.893	.663	.575	.511	.785	1.274

a. Dependent Variable: Y

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	479.802	5	95.960	9.597	.000 ^a
Residual	539.932	54	9.999		
Total	1019.733	59			

a. Predictors: (Constant), X5, X2, X4, X1, X3

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	df1	df2	Sig. F Change
1	.686 ^a	.471	.421	3.162	.471	9.597	5	54	.000

a. Predictors: (Constant), X5, X2, X4, X1, X3

b. Dependent Variable: Y