

## DAFTAR PUSTAKA

- Azwar, S. (2003). *Sikap Manusia, Teori, dan Pengukurannya*. Yogyakarta: Pustaka Pelajar.
- Elionasari, I. (2003). *Analisis 5C Prinsiple Dalam Pengambilan Keputusan Perberian Kredit Pada PT. Bank BPD Jawa Tengah Kantor Cabang Purbalingga*. Skripsi Sarjana (Tidak Dipublikasikan). Yogyakarta: Fakultas Ekonomi UH.
- Hadi, S. (2000). *Statistik*. Yogyakarta: Andi Offset.
- \_\_\_\_\_. (1990). *Metode Reuserch 3*. Yogyakarta: Andi Offset.
- Hadiwijaya., dan Wirasasmita. (1990). *Analisis Kredit*. Bandung: Pionir Jaya.
- Kasmir, (2003). *Manajemen Perbankan*. Jakarta: Raja Grafindo Persada.
- Martono., dan Harjito, Aq. (2001). *Manajemen Keuangan*. Yogyakarta: Ekonesia.
- Nogi, Hessel, (2003). *Manajemen Keuangan, Bagi Analisa Kredit Perbankan, Mengelola Kredit Berbasis (Good Corporate Governance)*. Yogyakarta: Balairung & CO.
- Pudjo, Teguh, (1986). *Manajemen Perkreditan: Bagi Bank Komersial*, Yogyakarta: BPFE.
- Santosa, S. (2001). *SPSS Versi 10: Mengolah Data Statistik Secara Profesional*. Jakarta: Elex Media Computindo.
- Simon, J. (2001). *Bekerja di Bank Itu Mudah*. Jakarta: Gramedia Pustaka Utama.
- Sinungan, M. (1995). *Dasar-dasar dan Teknik Manajemen Kredit*. Jakarta: Bumi Aksara.
- Sugiono. (2001). *Statistik Non Parametris Untuk Penelitian*. Bandung: Alfabeta.
- Sutojo, Siswanto, (1995). *Analisa Kredit Bank Umum : Konsep dan Teknik*, Jakarta: Pustaka Binaman Pressindo.
- Sutojo, Siswanto, (1997). *Manajemen Terapan Bank*, Jakarta: Pustaka Binaman Pressindo.

# LAMPIRAN

## Lampiran 1

Jawaban Try Out Angket  
Prinsip *Character*

Kode Debitur	Jawaban				
	Aitem1	Aitem2	Aitem3	Aitem4	Aitem5
1	3	4	4	3	3
2	4	3	3	3	4
3	3	4	4	3	3
4	3	3	3	3	3
5	4	4	2	3	3
6	3	3	4	4	4
7	4	4	4	4	4
8	3	3	3	3	3
9	4	3	3	3	3
10	4	4	3	3	3
11	3	3	3	3	3
12	2	1	2	2	1
13	4	3	4	3	3
14	3	3	3	3	3
15	3	4	4	3	4
16	2	3	3	4	4
17	4	4	3	4	4
18	4	4	3	3	4
19	3	3	3	4	3
20	3	3	4	4	3

## Lampiran II

Output Uji Coba Angket Prinsip *Character***Reliability****Case Processing Summary**

		N	%
Cases	Valid	20	100.0
	Excluded (a)	0	.0
	Total	20	100.0

a Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.770	.765	5

**Item Statistics**

	Mean	Std. Deviation	N
aitem1	3.3000	.65695	20
aitem2	3.3000	.73270	20
aitem3	3.2500	.63867	20
aitem4	3.2500	.55012	20
aitem5	3.2500	.71635	20

**Summary Item Statistics**

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.270	3.250	3.300	.050	1.015	.001	5
Item Variances	.438	.303	.537	.234	1.774	.009	5

The covariance matrix is calculated and used in the analysis.

## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
aiem1	13.0500	4.261	.376	.376	.782
aiem2	13.0500	3.313	.699	.573	.667
aiem3	13.1000	4.200	.422	.277	.767
aiem4	13.1000	4.305	.484	.460	.748
aiem5	13.1000	3.253	.754	.636	.645

## Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.3500	5.713	2.39022	5

## Lampiran III

Jawaban Try Out Angket  
Prinsip *Capacity*

Kode Debitur	Jawaban				
	Aitem 6	Aitem 7	Aitem 8	Aitem 9	Aitem 10
1	3	4	3	4	4
2	3	3	4	3	4
3	4	4	4	3	4
4	4	3	2	3	3
5	4	3	2	3	3
6	4	3	3	3	2
7	4	4	4	4	4
8	3	3	2	3	2
9	4	3	3	3	3
10	4	3	1	4	1
11	3	3	1	3	1
12	1	2	2	1	1
13	3	3	2	3	2
14	3	3	3	3	3
15	3	4	3	4	3
16	4	3	2	3	2
17	3	3	4	4	3
18	4	4	3	4	4
19	3	4	4	4	4
20	4	4	3	3	3

## Lampiran IV

Output Uji Coba Angket Prinsip *Capacity***Reliability****Case Processing Summary**

		N	%
Cases	Valid	20	100.0
	Excluded (a)	0	.0
	Total	20	100.0

a Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.704	.750	5

**Item Statistics**

	Mean	Std. Deviation	N
aitem6	3.4000	.75394	20
aitem7	3.3000	.57124	20
aitem8	2.7500	.96655	20
aitem9	3.2500	.71635	20
aitem10	2.6500	1.18210	20

**Summary Item Statistics**

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.070	2.650	3.400	.750	1.283	.118	5
Item Variances	.748	.326	1.397	1.071	4.282	.180	5

The covariance matrix is calculated and used in the analysis.

## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
aitem6	11.9500	6.682	.335	.292	.701
aitem7	12.0500	6.261	.689	.618	.606
aitem8	12.6000	5.411	.492	.413	.642
aitem9	12.1000	6.095	.551	.539	.628
aitem10	12.7000	4.958	.413	.241	.703

## Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15.3500	8.555	2.92494	5



Lampiran V  
Jawaban Try Out Angket  
Prinsip *Capital*

Kode Debitur	Jawaban				
	Aitem 11	Aitem 12	Aitem 13	Aitem 14	Aitem 15
1	4	3	4	4	4
2	3	4	3	3	4
3	4	4	3	4	4
4	2	3	3	3	3
5	3	3	3	3	3
6	4	4	3	3	4
7	4	4	4	4	4
8	2	2	3	2	3
9	4	4	3	3	3
10	4	4	3	3	4
11	3	3	3	1	3
12	0	3	2	2	1
13	2	4	3	3	3
14	3	3	3	3	3
15	4	4	4	4	4
16	3	4	3	3	2
17	3	3	3	3	2
18	4	3	3	4	3
19	4	3	4	4	3
20	3	3	4	3	4

## Lampiran VI

Output Uji Coba Angket Prinsip *Capital***Reliability****Case Processing Summary**

		N	%
Cases	Valid	20	100.0
	Excluded (a)	0	0
	Total	20	100.0

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

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.814	.814	5

**Item Statistics**

	Mean	Std. Deviation	N
aitem11	3.1500	1.03999	20
aitem12	3.4500	.51042	20
aitem13	3.2000	.52315	20
aitem14	3.1000	.78807	20
aitem15	3.2000	.63351	20

**Summary Item Statistics**

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.220	3.100	3.450	.350	1.113	.018	5
Item Variances	.586	.261	1.082	.821	4.152	.116	5

The covariance matrix is calculated and used in the analysis.

## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
aiem11	12.9500	4.050	.783	.620	.724
aiem12	12.6500	7.187	.352	.310	.838
aiem13	12.9000	6.411	.652	.600	.781
aiem14	13.0000	5.474	.628	.483	.771
aiem15	12.9000	5.042	.714	.606	.742

## Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.1000	8.411	2.90009	5

## Lampiran VII

Jawaban Try Out Angket  
Prinsip *Collateral*

Kode Debitur	Jawaban				
	Aitem 16	Aitem 17	Aitem 18	Aitem 19	Aitem 20
1	3	3	4	3	4
2	3	3	3	3	3
3	4	3	3	4	4
4	4	3	3	3	3
5	3	4	3	3	3
6	4	4	4	4	4
7	4	4	4	4	4
8	3	3	3	3	3
9	4	4	4	3	3
10	4	4	4	3	3
11	4	4	4	4	3
12	3	3	2	2	2
13	3	3	3	3	3
14	3	3	3	3	3
15	4	4	3	4	4
16	4	3	3	4	4
17	4	4	3	4	4
18	4	4	4	4	3
19	4	4	4	4	4
20	4	4	3	3	3

## Lampiran VIII

Output Uji Coba Angket Prinsip *Collateral***Reliability****Case Processing Summary**

		N	%
Cases	Valid	20	100.0
	Excluded (a)	0	.0
	Total	20	100.0

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

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.833	.835	5

**Item Statistics**

	Mean	Std. Deviation	N
aitem16	3.6500	.48936	20
aitem17	3.5500	.51042	20
aitem18	3.3500	.58714	20
aitem19	3.4000	.59824	20
aitem20	3.3500	.58714	20

**Summary Item Statistics**

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.460	3.350	3.650	.300	1.090	.018	5
Item Variances	.309	.239	.358	.118	1.495	.003	5

The covariance matrix is calculated and used in the analysis.

## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
aitem16	13.6500	3.187	.696	.573	.786
aitem17	13.7500	3.355	.549	.497	.822
aitem18	13.9500	3.103	.576	.390	.817
aitem19	13.9000	2.726	.789	.757	.752
aitem20	13.9500	3.103	.578	.646	.817

## Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.3000	4.642	2.15455	5

## Lampiran IX

Jawaban Try Out Angket Prinsip  
*Condition of Economics*

Kode Debitur	Jawaban				
	Aitem 21	Aitem 22	Aitem 23	Aitem 24	Aitem 25
1	4	4	4	4	3
2	4	3	3	3	3
3	4	3	3	3	3
4	3	3	3	3	3
5	3	3	4	3	4
6	4	4	4	4	4
7	4	4	4	4	4
8	3	3	3	2	3
9	3	3	4	3	3
10	3	3	4	3	3
11	3	3	4	3	3
12	3	2	1	3	3
13	4	3	3	3	4
14	3	4	3	4	3
15	4	3	3	3	4
16	3	3	3	3	3
17	3	3	3	4	3
18	3	3	3	4	4
19	3	3	4	3	3
20	4	3	3	4	3

## Lampiran X

Output Uji Coba Angket Prinsip *Condition of Economics***Reliability****Case Processing Summary**

		N	%
Cases	Valid	20	100.0
	Excluded (a)	0	.0
	Total	20	100.0

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

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.674	.695	5

**Item Statistics**

	Mean	Std. Deviation	N
aitem21	3.4000	.50262	20
aitem22	3.1500	.48936	20
aitem23	3.3000	.73270	20
aitem24	3.3000	.57124	20
aitem25	3.3000	.47016	20

**Summary Item Statistics**

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.290	3.150	3.400	.250	1.079	.008	5
Item Variances	.315	.221	.537	.316	2.429	.017	5

The covariance matrix is calculated and used in the analysis.



## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
aitem21	13.0500	2.576	.365	.258	.648
aitem22	13.3000	2.116	.747	.652	.491
aitem23	13.1500	2.134	.349	.452	.684
aitem24	13.1500	2.345	.427	.414	.623
aitem25	13.1500	2.661	.350	.166	.654

## Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.4500	3.418	1.84890	5

## Lampiran XI

## DAFTAR PERTANYAAN

## A. IDENTITAS BRI

1. Nama BRI : .....
2. Alamat : .....
3. Nama Nasabah : .....(bisa dikosongkan)

## B. PETUNJUK PENGISIAN

1. Untuk pengisian pada point C:

Pilihlah salah satu jawaban di bawah ini dengan memberi tanda silang (X) di bawah jawaban yang anda kehendaki.

2. Untuk pengisian point D:

Bacalah setiap pertanyaan dengan seksama kemudian pilihlah satu jawaban dengan memberi tanda silang (X) pada huruf:

- |     |                       |
|-----|-----------------------|
| SS  | = Sangat setuju       |
| S   | = Setuju              |
| R   | = Ragu-ragu           |
| TS  | = Tidak setuju        |
| STS | = Sangat tidak setuju |

Bila terjadi kesalahan dalam menjawab, coretlah tanda silang tersebut (X), kemudian buatlah tanda silang baru (X) pada jawaban yang anda kehendaki. Bila sudah selesai periksalah sekali lagi sehingga tidak ada nomor yang terlewatkan. Jawaban yang anda berikan adalah sumbangan yang sangat berharga pada penelitian ini.

Selamat bekerja dan atas segala perhatian dan bantuannya saya ucapkan terima kasih yang sebesar-besarnya.

**C. KINERJA KEUANGAN DEBITUR****1. Likuiditas (rasio aktiva lancar terhadap hutang lancar)**

Tidak Sehat	Sehat	Sangat Sehat

**2. Solvabilitas (rasio total hutang terhadap modal sendiri)**

Tidak Sehat	Sehat	Sangat Sehat

**3. Rentabilitas (rasio laba bersih terhadap penjualan bersih)**

Tidak Sehat	Sehat	Sangat Sehat

## D. KEPUTUSAN PEMBERIAN KREDIT

**Character**

1. Calon debitur tidak memiliki gaya hidup dan permasalahan yang dapat mengurangi kemampuan melunasi hutang.

SS	S	R	TS	STS

2. Informasi dari para pemasok dan pelanggan mengidentifikasi bahwa reputasi bisnis dari calon debitur adalah baik.

SS	S	R	TS	STS

3. Informasi dari miter bisnis dan kreditor / bank lainnya mengindikasikan bahwa reputasi bisnis dari calon debitur adalah baik.

SS	S	R	TS	STS

4. Calon debitur selalu menepati janji (melunasi kredit tepat waktu dan memenuhi kelengkapan dokumen).

SS	S	R	TS	STS

5. Informasi yang diberikan calon debitur sesuai dengan survey kelayakan yang dilakukan oleh pihak bank.

SS	S	R	TS	STS

**Capacity**

6. Calon debitur memiliki pengalaman bisnis lebih dari dua tahun pada bidang usaha yang berkaitan dan menunjukkan keberhasilan.

SS	S	R	TS	STS

7. Laba yang diperoleh debitur setiap bulannya diperkirakan dapat digunakan untuk mengangsur hutang dan bunganya.

SS	S	R	TS	STS

8. Pembukuan dilakukan secara tertib dan calon debitur menyusun laporan keuangan (neraca, laporan rugi-laba, dan lain-lain).

SS	S	R	TS	STS

9. Calon debitur menjual barang/jasa yang dibutuhkan konsumen / pembeli dengan harga dan kualitas yang dapat bersaing dengan perusahaan pesaingnya.

SS	S	R	TS	STS

10. Calon debitur memiliki jaringan pemasaran yang luas (local, regional, nasional, dan internasional).

SS	S	R	TS	STS

**Capital**

11. Calon debitur tidak memiliki hutang kepada kreditur / bank lainnya.

SS	S	R	TS	STS

12. Calon debitur memiliki proporsi modal sendiri lebih besar diban lingkaran dengan jumlah hutangnya.

SS	S	R	TS	STS

13. Calon debitur memiliki dana yang cukup ikut berpartisipasi dalam membiayai proyek / kegiatan usaha yang didanai dengan kredit bank.

SS	S	R	TS	STS

14. Calon debitur memiliki kemampuan untuk menambah modal sendiri.

SS	S	R	TS	STS

15. Lokasi / tempat usaha calon debitur adalah strategis.

SS	S	R	TS	STS

**Collateral**

16. Calon debitur memiliki agunan (tanah, rumah, gudang, gedung kantor, kendaraan, surat berharga, dan lain-lain) dan dilengkapi surat kepemilikan / sertifikat.

SS	S	R	TS	STS

17. Agunan yang digunakan atas nama debitur.

SS	S	R	TS	STS

18. Agunan tidak digunakan untuk menjamin pinjaman di bank lain.

SS	S	R	TS	STS

19. Apabila agunan dijual, hasil penjualan dapat digunakan untuk menutup hutangnya.

SS	S	R	TS	STS

20. Jika agunan ada penyusutannya, diperkirakan nilai jualnya masih dapat menutupi hutang dan bunganya.

SS	S	R	TS	STS

### ***Condition of Economy***

21. Undang-undang dan aturan pemerintah, serta peraturan terkait lainnya menunjang kegiatan bisnis calon debitur.

SS	S	R	TS	STS

22. Debitur melakukan persaingan secara sehat terhadap para pesaingnya.

SS	S	R	TS	STS

23. Kegiatan bisnis yang dilakukan calon debitur memiliki prospek yang baik dimasa mendatang.

SS	S	R	TS	STS

24. Calon debitur tidak tergantung pada satu pemasok.

SS	S	R	TS	STS

25. Calon debitur tidak memiliki permasalahan dalam penyediaan tenaga kerja.

SS	S	R	TS	STS



## Lampiran XII

JAWABAN PRINSIP *CLARACTER*  
PERMOHONAN KREDIT YANG DITERIMA

Kode Debitur	Jawaban Pertanyaan				
	No.1	No.2	No.3	No.4	No.5
1	S	SS	S	S	SS
2	R	S	S	S	S
3	S	S	S	S	S
4	S	S	S	S	S
5	R	S	SS	SS	S
6	SS	S	SS	SS	S
7	S	SS	SS	S	SS
8	S	S	S	S	SS
9	S	S	S	SS	S
10	R	S	S	SS	SS
11	SS	S	R	S	S
12	R	SS	SS	SS	SS
13	S	S	S	SS	SS
14	S	S	SS	S	SS
15	SS	S	S	S	SS
16	S	S	S	SS	S
17	SS	S	R	S	S
18	S	R	S	S	S
19	S	S	S	S	SS
20	S	S	SS	SS	SS
21	TS	S	S	S	S
22	TS	S	S	SS	SS
23	TS	S	SS	SS	S
24	TS	S	SS	SS	SS
25	TS	S	SS	SS	SS
26	SS	S	S	S	S
27	S	S	S	S	S
28	S	S	S	S	S
29	SS	SS	SS	SS	SS
30	S	S	S	S	S
31	S	S	S	S	S
32	SS	S	S	S	S
33	S	SS	S	S	SS
34	SS	S	R	S	S
35	SS	S	S	S	SS
36	S	S	S	SS	SS
37	S	S	R	SS	S
38	SS	SS	SS	SS	SS
39	S	SS	SS	SS	SS
40	SS	S	SS	S	S

## Lampiran XIII

**SKOR JAWABAN PRINSIP *CHARACTER*  
PERMOHONAN KREDIT DITERIMA**

Kode Debitur	Jawaban Pertanyaan					Jumlah
	No.1	No.2	No.3	No.4	No.5	
1	4	5	4	4	5	22
2	3	4	4	4	4	19
3	4	4	4	4	4	20
4	4	4	4	4	4	20
5	3	4	5	5	4	21
6	5	4	5	5	4	23
7	4	5	5	4	5	23
8	4	4	4	4	5	21
9	4	4	4	5	4	21
10	3	4	4	5	5	21
11	5	4	3	4	4	20
12	3	5	5	5	5	23
13	4	4	4	5	5	22
14	4	4	5	4	5	22
15	5	4	4	4	5	22
16	4	4	4	5	4	21
17	5	4	3	4	4	20
18	4	3	4	4	4	19
19	4	4	4	4	5	21
20	4	4	5	5	5	23
21	2	4	4	4	4	18
22	2	4	4	5	5	20
23	2	4	5	5	4	20
24	2	4	5	5	5	21
25	2	4	5	5	5	21
26	5	4	4	4	4	21
27	4	4	4	4	4	20
28	4	4	4	4	4	20
29	5	5	5	5	5	25
30	4	4	4	4	4	20
31	4	4	4	4	4	20
32	5	4	4	4	4	21
33	4	5	4	4	5	22
34	5	4	3	4	4	20
35	5	4	4	4	5	22
36	4	4	4	5	5	22
37	4	4	3	5	4	20
38	5	5	5	5	5	25
39	4	5	5	5	5	24
40	5	4	5	4	4	22

## Lampiran XIV

JAWABAN PRINSIP *CHARACTER*  
PERMOHONAN KREDIT DITOLAK

Kode Debitur	Jawaban Pertanyaan				
	No.1	No.2	No.3	No.4	No.5
1	TS	R	R	TS	TS
2	R	R	R	STS	TS
3	R	R	R	STS	TS
4	S	S	S	R	TS
5	TS	R	R	TS	TS
6	R	R	R	STS	TS
7	TS	R	R	TS	TS
8	TS	TS	TS	TS	TS
9	TS	TS	TS	TS	TS
10	TS	R	R	TS	TS
11	R	R	R	STS	TS
12	R	R	S	R	TS
13	R	R	R	STS	TS
14	TS	R	R	TS	TS
15	TS	S	S	TS	TS
16	R	R	R	R	TS
17	R	R	R	STS	TS
18	TS	R	R	TS	TS
19	S	S	S	STS	STS
20	TS	R	R	TS	TS
21	R	R	R	STS	TS
22	TS	R	R	TS	TS
23	TS	STS	STS	TS	TS
24	R	R	R	STS	R
25	R	TS	TS	TS	TS
26	R	R	R	STS	TS
27	TS	R	R	TS	TS
28	R	R	R	R	TS
29	S	TS	R	S	STS
30	R	R	S	S	S
31	R	R	R	R	R
32	TS	TS	TS	R	TS
33	R	R	R	R	TS
34	R	R	R	STS	TS
35	STS	TS	R	R	TS
36	TS	TS	TS	TS	TS
37	TS	R	R	STS	STS
38	S	R	R	STS	STS
39	TS	TS	TS	TS	TS
40	R	R	R	TS	STS

## Lampiran XV

SKOR JAWABAN PRINSIP *CHARACTER*  
PERMOHONAN KREDIT DITOLAK

Kode Debitur	Jawaban Pertanyaan					Jumlah
	No.1	No.2	No.3	No.4	No.5	
1	2	3	3	2	2	12
2	3	3	3	1	2	12
3	3	3	3	1	2	12
4	4	4	4	3	2	17
5	2	3	3	2	2	12
6	3	3	3	1	2	12
7	2	3	3	2	2	12
8	2	2	2	2	2	10
9	2	2	2	2	2	10
10	2	3	3	2	2	12
11	3	3	3	1	2	12
12	3	3	4	3	2	15
13	3	3	3	1	2	12
14	2	3	3	2	2	12
15	2	4	4	2	2	14
16	3	3	3	2	2	14
17	3	3	3	1	2	12
18	2	3	3	2	2	12
19	4	4	4	1	1	14
20	2	3	3	2	2	12
21	3	3	3	1	2	12
22	2	3	3	2	2	12
23	2	1	1	2	2	8
24	3	3	3	1	3	13
25	3	2	2	2	2	11
26	3	3	3	1	2	12
27	2	3	3	2	2	12
28	3	3	3	3	2	14
29	4	2	3	4	1	14
30	3	3	4	4	4	18
31	3	3	3	3	3	15
32	2	2	2	3	2	11
33	3	3	3	3	2	14
34	3	3	3	1	2	12
35	1	2	3	3	2	11
36	2	2	2	2	2	10
37	2	3	3	1	1	10
38	4	3	3	1	1	12
39	2	2	2	2	2	10
40	3	3	3	2	1	12

## Lampiran XVI

Perhitungan Chi Squares Prinsip *Character***Crosstabs**

## Case Processing Summary

	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CHARACTER * KEPUTUSAN	80	100.0%	0	.0%	80	100.0%

## CHARACTER \* KEPUTUSAN Crosstabulation

Count

		KEPUTUSAN		Total
		DITERIMA	DITOLAK	
CHARACTER	TIDAK BAIK	0	6	6
	TIDAK ADA PENDAPAT	0	32	32
	BAIK	15	2	17
	SANGAT BAIK	25	0	25
Total		40	40	80

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	72.941(a)	3	.000
Likelihood Ratio	98.588	3	.000
Linear-by-Linear Association	61.467	1	.000
N of Valid Cases	80		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 3.00.

## Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.691	.000
N of Valid Cases		80	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## Lampiran XVII

JAWABAN PRINSIP *CAPACITY*  
PERMOHONAN KREDIT DITERIMA

Kode Debitur	Jawaban Pertanyaan				
	No.6	No.7	No.8	No.9	No.10
1	S	SS	S	SS	S
2	S	S	R	S	R
3	S	S	SS	S	R
4	SS	S	R	S	R
5	S	SS	SS	SS	S
6	S	S	S	S	S
7	SS	SS	S	S	S
8	SS	S	S	SS	R
9	SS	S	R	S	R
10	SS	S	S	S	R
11	SS	SS	S	SS	S
12	SS	SS	SS	S	SS
13	S	S	R	SS	R
14	TS	S	R	SS	R
15	S	SS	S	S	R
16	S	SS	SS	S	S
17	SS	S	SS	SS	S
18	SS	S	S	S	S
19	SS	SS	SS	SS	R
20	S	S	S	S	S
21	SS	SS	S	S	S
22	SS	SS	S	S	S
23	S	S	SS	S	SS
24	SS	SS	SS	SS	S
25	SS	SS	S	SS	SS
26	SS	S	TS	S	TS
27	S	S	R	S	R
28	S	S	R	S	R
29	SS	SS	SS	SS	STS
30	S	S	R	S	R
31	S	S	R	S	R
32	SS	S	TS	S	TS
33	S	SS	S	SS	S
34	SS	SS	S	SS	S
35	S	SS	S	S	R
36	S	S	R	SS	R
37	S	S	R	SS	S
38	S	SS	SS	S	SS
39	R	S	S	S	R
40	SS	S	R	S	R

## Lampiran XVIII

SKOR JAWABAN PRINSIP *CAPACITY*  
PERMOHONAN KREDIT DITERIMA

Kode Debitur	Jawaban Pertanyaan					Jumlah
	No.6	No.7	No.8	No.9	No.10	
1	4	5	4	5	4	22
2	4	4	3	4	3	18
3	4	4	5	4	3	20
4	5	4	3	4	3	19
5	4	5	5	5	4	23
6	4	4	4	4	4	20
7	5	5	4	4	4	22
8	5	4	4	5	3	21
9	5	4	3	4	3	19
10	5	4	4	4	3	20
11	5	5	4	5	4	23
12	5	5	5	4	5	24
13	4	4	3	5	3	19
14	2	4	3	5	3	17
15	4	5	4	4	3	20
16	4	5	5	4	4	22
17	5	4	5	5	4	23
18	5	4	4	4	4	21
19	5	5	5	5	3	23
20	4	4	4	4	4	20
21	5	5	4	4	4	22
22	5	5	4	4	4	22
23	4	4	5	4	5	22
24	5	5	5	5	4	24
25	5	5	4	5	5	24
26	5	4	2	4	2	17
27	4	4	3	4	3	18
28	4	4	3	4	3	18
29	5	5	5	5	0	20
30	4	4	3	4	3	18
31	4	4	3	4	3	18
32	5	4	2	4	2	17
33	4	5	4	5	4	22
34	5	5	4	5	4	23
35	4	5	4	4	3	20
36	4	4	3	5	3	19
37	4	4	3	5	4	20
38	4	5	5	4	5	23
39	3	4	4	4	3	18
40	5	4	3	4	3	19

## Lampiran XIX

JAWABAN PRINSIP *CAPACITY*  
PERMOHONAN KREDIT DITOLAK

Kode Debitur	Jawaban Pertanyaan				
	No.6	No.7	No.8	No.9	No.10
1	TS	R	TS	R	TS
2	R	TS	STS	S	TS
3	R	TS	STS	S	TS
4	S	R	STS	R	STS
5	TS	R	TS	R	TS
6	R	TS	TS	S	TS
7	TS	R	TS	R	TS
8	TS	TS	TS	TS	TS
9	TS	TS	STS	R	STS
10	TS	R	TS	R	TS
11	R	TS	STS	S	TS
12	TS	R	TS	S	TS
13	R	TS	STS	S	TS
14	TS	R	TS	R	TS
15	S	TS	R	S	TS
16	S	S	TS	S	TS
17	R	TS	TS	S	TS
18	TS	R	TS	R	TS
19	S	S	STS	S	STS
20	TS	R	TS	R	TS
21	R	TS	TS	S	TS
22	TS	R	TS	R	TS
23	S	S	STS	R	STS
24	R	TS	TS	S	TS
25	TS	TS	TS	R	TS
26	R	TS	TS	SS	TS
27	TS	R	TS	R	TS
28	S	S	TS	S	TS
29	S	TS	R	TS	STS
30	R	R	TS	S	TS
31	R	R	TS	TS	STS
32	R	R	TS	S	TS
33	S	S	TS	S	TS
34	R	TS	STS	S	TS
35	S	R	STS	R	TS
36	TS	TS	STS	S	TS
37	STS	TS	R	S	STS
38	R	TS	S	S	TS
39	S	TS	TS	S	TS
40	STS	R	TS	R	STS



## Lampiran XX

SKOR JAWABAN PRINSIP *CAPACITY*  
PERMOHONAN KREDIT DITOLAK

Kode Debitur	Jawaban Pertanyaan					Jumlah
	No.6	No.7	No.8	No.9	No.10	
1	2	3	2	3	2	12
2	3	2	1	4	2	12
3	3	2	1	4	2	12
4	4	3	1	3	1	12
5	2	3	2	3	2	12
6	3	2	2	4	2	13
7	2	3	2	3	2	12
8	2	2	2	2	2	10
9	2	2	1	3	1	9
10	2	3	2	3	2	12
11	3	2	1	4	2	12
12	2	3	2	4	2	13
13	3	2	1	4	2	12
14	2	3	2	3	2	12
15	4	2	3	4	2	15
16	4	4	2	4	2	16
17	3	2	2	4	2	13
18	2	3	2	3	2	12
19	4	4	1	4	1	14
20	2	3	2	3	2	12
21	3	2	2	4	2	13
22	2	3	2	3	2	12
23	4	4	1	3	1	13
24	3	2	2	4	2	13
25	2	2	2	3	2	11
26	3	2	2	5	2	14
27	2	3	2	3	2	12
28	4	4	2	4	2	16
29	4	2	3	2	1	12
30	3	3	2	4	2	14
31	3	3	2	2	1	11
32	3	3	2	4	2	14
33	4	4	2	4	2	16
34	3	2	1	4	2	12
35	4	3	1	3	2	13
36	2	2	1	4	2	11
37	1	2	3	4	1	11
38	3	2	4	4	2	15
39	4	2	2	4	2	14
40	1	3	2	3	1	10

## Lampiran XXI

Perhitungan Chi Squares Prinsip *Capacity***Crosstabs****Case Processing Summary**

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
CAPACITY * KEPUTUSAN	80	100.0%	0	.0%	80	100.0%

**CAPACITY \* KEPUTUSAN Crosstabulation**

Count

		KEPUTUSAN		
		DITERIMA	DITOLAK	Tota
CAPACITY	RENDAH	0	3	3
	TIDAK ADA PENDAPAT	0	34	34
	TINGGI	22	3	25
	SANGAT TINGGI	18	0	18
Total		40	40	80

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
	Pearson Chi-Square	69.440(a)	3
Likelihood Ratio	92.557	3	.000
Linear-by-Linear Association	57.324	1	.000
N of Valid Cases	80		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.50.

**Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.682	.000
N of Valid Cases		80	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## Lampiran XXII

JAWABAN PRINSIP *CAPITAL*  
PERMOHONAN KREDIT DITERIMA

Kode Debitur	Jawaban Pertanyaan				
	No.11	No.12	No.13	No.14	No.15
1	SS	S	SS	SS	SS
2	R	S	S	S	S
3	SS	SS	SS	S	SS
4	S	S	S	S	S
5	SS	S	S	SS	S
6	SS	S	S	SS	SS
7	TS	R	R	S	SS
8	S	S	SS	SS	S
9	S	STS	R	S	SS
10	S	S	S	S	TS
11	SS	S	S	R	R
12	TS	R	R	S	SS
13	S	S	S	S	R
14	SS	S	S	SS	SS
15	SS	S	S	SS	R
16	SS	S	S	S	S
17	SS	S	S	S	R
18	SS	S	SS	S	S
19	S	SS	SS	SS	S
20	R	S	S	R	SS
21	S	S	S	S	SS
22	S	S	S	S	SS
23	S	SS	S	SS	S
24	SS	SS	S	SS	SS
25	S	S	SS	SS	SS
26	SS	S	S	S	SS
27	R	S	S	R	S
28	R	S	S	S	S
29	SS	SS	SS	SS	SS
30	R	S	S	R	S
31	R	S	S	S	S
32	SS	S	S	S	S
33	SS	S	SS	SS	SS
34	SS	S	S	R	R
35	SS	S	S	SS	R
36	S	S	S	S	R
37	R	R	S	S	R
38	SS	SS	S	S	S
39	S	S	SS	S	S
40	R	R	S	S	S

## Lampiran XXIII

SKOR JAWABAN PRINSIP *CAPITAL*  
PERMOHONAN KREDIT DITERIMA

Kode Debitur	Jawaban Pertanyaan					Jumlah
	No. 11	No. 12	No. 13	No. 14	No. 15	
1	5	4	5	5	5	24
2	3	4	4	4	4	19
3	5	5	5	4	5	24
4	4	4	4	4	4	20
5	5	4	4	5	4	22
6	5	4	4	5	5	23
7	2	3	3	4	5	17
8	4	4	5	5	4	22
9	4	1	3	4	5	17
10	4	4	4	4	2	18
11	5	4	4	3	3	19
12	2	3	3	4	5	17
13	4	4	4	4	3	19
14	5	4	4	5	5	23
15	5	4	4	5	3	21
16	5	4	4	4	4	21
17	5	4	4	4	3	20
18	5	4	5	4	4	22
19	4	5	5	5	4	23
20	3	4	4	3	5	19
21	4	4	4	4	5	21
22	4	4	4	4	5	21
23	4	5	4	5	4	22
24	5	5	4	5	5	24
25	4	4	5	5	5	23
26	5	4	4	4	5	22
27	3	4	4	3	4	18
28	3	4	4	4	4	19
29	5	5	5	5	5	25
30	3	4	4	3	4	18
31	3	4	4	4	4	19
32	5	4	4	4	4	21
33	5	4	5	5	5	24
34	5	4	4	3	3	19
35	5	4	4	5	3	21
36	4	4	4	4	3	19
37	3	3	4	4	3	17
38	5	5	4	4	4	22
39	4	4	5	4	4	21
40	3	3	4	4	4	18

## Lampiran XXIV

JAWABAN PRINSIP *CAPITAL*  
PERMOHONAN KREDIT DITOLAK

Kode Debitur	Jawaban Pertanyaan				
	No.11	No.12	No.13	No.14	No.15
1	S	R	R	R	R
2	S	STS	R	R	S
3	S	STS	R	R	S
4	S	R	R	R	TS
5	S	R	R	R	R
6	S	STS	R	R	S
7	S	R	R	R	R
8	TS	TS	TS	TS	TS
9	S	TS	R	TS	TS
10	S	R	R	R	R
11	S	STS	R	R	S
12	R	S	R	TS	S
13	S	STS	R	R	S
14	S	R	R	R	R
15	TS	S	TS	TS	TS
16	R	R	S	R	S
17	S	STS	R	R	S
18	S	R	R	R	R
19	S	R	R	R	TS
20	S	R	R	R	R
21	S	STS	R	R	S
22	S	R	R	R	R
23	S	TS	TS	TS	TS
24	S	STS	R	R	S
25	TS	TS	TS	R	TS
26	S	STS	R	S	S
27	S	R	R	R	R
28	R	R	S	R	S
29	S	TS	TS	TS	TS
30	R	TS	R	R	TS
31	S	TS	TS	R	TS
32	R	R	TS	TS	TS
33	R	R	S	R	S
34	S	STS	R	R	S
35	S	R	TS	TS	STS
36	S	TS	R	TS	S
37	STS	STS	TS	TS	S
38	TS	R	TS	TS	R
39	TS	S	TS	TS	TS
40	R	R	TS	TS	STS

## Lampiran XXV

SKOR JAWABAN PRINSIP *CAPITAL*  
PERMOHONAN KREDIT DITOLAK

Kode Debitur	Jawaban Pertanyaan					Jumlah
	No.11	No.12	No.13	No.14	No.15	
1	4	3	3	3	3	16
2	4	1	3	3	4	15
3	4	1	3	3	4	15
4	4	3	3	3	2	15
5	4	3	3	3	3	16
6	4	1	3	3	4	15
7	4	3	3	3	3	16
8	2	2	2	2	2	10
9	4	2	3	2	2	13
10	4	3	3	3	3	16
11	4	1	3	3	4	15
12	3	4	3	2	4	16
13	4	1	3	3	4	15
14	4	3	3	3	3	16
15	2	4	2	2	2	12
16	3	3	4	3	4	17
17	4	1	3	3	4	15
18	4	3	3	3	3	16
19	4	3	3	3	2	15
20	4	3	3	3	3	16
21	4	1	3	3	4	15
22	4	3	3	3	3	16
23	4	2	2	2	2	12
24	4	1	3	3	4	15
25	2	2	2	3	2	11
26	4	1	3	4	4	16
27	4	3	3	3	3	16
28	3	3	4	3	4	17
29	4	2	2	2	2	12
30	3	2	3	3	2	13
31	4	2	2	3	2	13
32	3	3	2	2	2	12
33	3	3	4	3	4	17
34	4	1	3	3	1	15
35	4	3	2	2	1	12
36	4	2	3	2	4	15
37	1	1	2	2	4	10
38	2	3	2	2	3	12
39	2	4	2	2	2	12
40	3	3	2	2	1	11

## Lampiran XXVI

Perhitungan Chi Squares Prinsip *Capital*

## Crosstabs

## Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CAPITAL * KEPUTUSAN	80	100.0%	0	.0%	80	100.0%

## CAPITAL \* KEPUTUSAN Crosstabulation

Count

		KEPUTUSAN		
		DITERIMA	DITOLAK	Total
CAPITAL	TIDAK BAIK	0	1	1
	TIDAK ADA PENDAPAT	0	27	27
	BAIK	21	12	33
	SANGAT BAIK	19	0	19
Total		40	40	80

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	49.455(a)	3	.000
Likelihood Ratio	67.642	3	.000
Linear-by-Linear Association	46.671	1	.000
N of Valid Cases	80		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is .50.

## Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.618	.000
N of Valid Cases		80	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## Lampiran XXVII

JAWABAN PRINSIP *COLLATERAL*  
PERMOHONAN KREDIT DITERIMA

Kode Debitur	Jawaban Pertanyaan				
	No.16	No.17	No.18	No.19	No.20
1	SS	SS	S	SS	SS
2	S	S	S	S	S
3	SS	SS	S	S	S
4	SS	S	SS	S	R
5	SS	SS	S	S	SS
6	SS	SS	SS	S	S
7	S	SS	R	S	S
8	SS	SS	S	S	S
9	SS	SS	S	S	S
10	S	SS	S	S	S
11	S	S	SS	S	S
12	SS	SS	R	S	S
13	S	S	S	S	S
14	SS	SS	SS	SS	S
15	S	SS	S	SS	SS
16	S	SS	S	SS	SS
17	S	S	SS	S	S
18	S	S	S	S	S
19	SS	SS	S	SS	SS
20	S	S	R	SS	S
21	SS	SS	SS	SS	S
22	SS	SS	SS	SS	S
23	S	S	SS	S	SS
24	SS	SS	SS	SS	SS
25	SS	SS	S	S	S
26	SS	SS	SS	S	S
27	S	TS	S	S	S
28	S	S	S	S	S
29	SS	SS	SS	SS	SS
30	S	TS	S	S	S
31	S	S	S	S	S
32	SS	SS	SS	S	S
33	SS	SS	S	SS	SS
34	S	S	SS	S	S
35	S	SS	S	SS	SS
36	S	S	S	S	S
37	S	SS	S	SS	S
38	SS	S	S	SS	S
39	SS	SS	S	S	R
40	S	S	R	S	S



## Lampiran XXVIII

SKOR JAWABAN PRINSIP *COLLATERAL*  
PERMOHONAN KREDIT DITERIMA

Kode Debitur	Jawaban Pertanyaan					Jumlah
	No.16	No.17	No.18	No.19	No.20	
1	5	5	4	5	5	24
2	4	4	4	4	4	20
3	5	5	4	4	4	22
4	5	4	5	4	3	21
5	5	5	4	4	5	23
6	5	5	5	4	4	23
7	4	5	3	4	4	20
8	5	5	4	4	4	22
9	5	5	4	4	4	22
10	4	5	4	4	4	21
11	4	4	5	4	4	21
12	5	5	3	4	4	21
13	4	4	4	4	4	20
14	5	5	5	5	4	24
15	4	5	4	5	5	23
16	4	5	4	5	5	23
17	4	4	5	4	4	21
18	4	4	4	4	4	20
19	5	5	4	5	5	24
20	4	4	3	5	4	20
21	5	5	5	5	4	24
22	5	5	5	5	4	24
23	4	4	5	4	5	22
24	5	5	5	5	5	25
25	5	5	4	4	4	22
26	5	5	5	4	4	23
27	4	2	4	4	4	18
28	4	4	4	4	4	20
29	5	5	5	5	5	25
30	4	2	4	4	4	18
31	4	4	4	4	4	20
32	5	5	5	4	4	23
33	5	5	4	5	5	24
34	4	4	5	4	4	21
35	4	5	4	5	5	23
36	4	4	4	4	4	20
37	4	5	4	5	4	22
38	5	4	4	5	4	22
39	5	5	4	4	3	21
40	4	4	3	4	4	19

## Lampiran XXIX

JAWABAN PRINSIP *COLLATERAL*  
PERMOHONAN KREDIT DITOLAK

Kode Debitur	Jawaban Pertanyaan				
	No.16	No.17	No.18	No.19	No.20
1	S	S	S	S	S
2	S	S	SS	SS	SS
3	S	S	SS	SS	SS
4	SS	SS	R	S	R
5	S	S	S	S	S
6	S	S	S	SS	SS
7	S	S	S	S	S
8	TS	R	TS	TS	TS
9	SS	SS	TS	S	S
10	S	S	S	S	S
11	S	S	SS	SS	SS
12	S	S	S	S	R
13	S	S	SS	SS	SS
14	S	S	S	S	S
15	S	S	S	S	S
16	R	R	S	R	R
17	S	S	S	S	S
18	S	S	S	S	S
19	SS	SS	S	S	S
20	S	S	S	S	S
21	S	S	S	S	S
22	S	S	S	S	S
23	SS	SS	S	S	S
24	S	S	S	SS	SS
25	TS	TS	TS	TS	TS
26	S	SS	S	SS	S
27	S	S	S	S	S
28	R	R	S	R	R
29	TS	S	S	TS	TS
30	TS	TS	S	S	R
31	S	TS	TS	R	TS
32	S	S	S	R	R
33	R	R	S	R	R
34	S	S	SS	SS	SS
35	TS	S	R	TS	TS
36	S	S	R	R	TS
37	TS	TS	R	R	TS
38	S	TS	R	TS	TS
39	STS	STS	S	S	S
40	TS	TS	TS	S	R

## Lampiran XXX

SKOR JAWABAN PRINSIP *COLLATERAL*  
PERMOHONAN KREDIT DITOLAK

Kode Debitur	Jawaban Pertanyaan					Jumlah
	No.16	No.17	No.18	No.19	No.20	
1	4	4	4	4	4	20
2	4	4	5	5	5	23
3	4	4	5	5	5	23
4	5	5	3	4	3	20
5	4	4	4	4	4	20
6	4	4	4	5	5	22
7	4	4	4	4	4	20
8	2	3	2	2	2	11
9	5	5	2	4	4	20
10	4	4	4	4	4	20
11	4	4	5	5	5	23
12	4	4	4	4	3	19
13	4	4	5	5	5	23
14	4	4	4	4	4	20
15	4	4	4	4	4	20
16	3	3	4	3	3	16
17	4	4	4	4	4	20
18	4	4	4	4	4	20
19	5	5	4	4	4	22
20	4	4	4	4	4	20
21	4	4	4	4	4	20
22	4	4	4	4	4	20
23	5	5	4	4	4	22
24	4	4	4	5	5	22
25	2	2	2	2	2	10
26	4	5	4	5	4	22
27	4	4	4	4	4	20
28	3	3	4	3	3	16
29	2	4	1	2	2	14
30	2	2	4	4	3	15
31	4	2	2	3	2	13
32	4	4	4	3	3	18
33	3	3	4	3	3	16
34	4	4	5	5	5	23
35	2	4	3	2	2	13
36	4	4	3	3	2	16
37	2	2	3	3	2	12
38	4	2	3	2	2	13
39	1	1	4	4	4	14
40	2	2	2	4	3	13

## Lampiran XXXI

Perhitungan Chi Squares Prinsip *Collateral***Crosstabs**

## Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
CALLATERAL * KEPUTUSAN	80	100.0%	0	.0%	80	100.0%

## CALLATERAL \* KEPUTUSAN Crosstabulation

Count

		KEPUTUSAN		
		DITERIMA	DITOLAK	Total
CALLATERAL	RENDAH	0	1	1
	TIDAK ADA TANGGAPAN	0	9	9
	TINGGI	10	20	30
	SANGAT TINGGI	30	10	40
Total		40	40	80

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
	Pearson Chi-Square	23.333(a)	3
Likelihood Ratio	27.726	3	.000
Linear-by-Linear Association	22.336	1	.000
N of Valid Cases	80		

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is .50.

## Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.475	.000
N of Valid Cases		80	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## Lampiran XXXII

JAWABAN PRINSIP *CONDITION of ECONOMICS*  
PERMOHONAN KREDIT DITERIMA

Kode Debitur	Jawaban Pertanyaan				
	No.21	No.22	No.23	No.24	No.25
1	SS	S	S	S	S
2	S	S	S	S	S
3	S	S	S	S	S
4	S	SS	S	S	S
5	S	S	SS	SS	S
6	S	R	S	SS	SS
7	S	SS	S	SS	R
8	SS	SS	S	SS	S
9	S	S	S	SS	R
10	R	S	S	SS	S
11	S	R	S	S	SS
12	S	S	S	SS	SS
13	S	SS	S	R	S
14	SS	S	SS	SS	SS
15	SS	SS	S	R	S
16	SS	S	S	SS	S
17	SS	SS	S	S	SS
18	S	S	SS	S	SS
19	SS	S	S	S	SS
20	S	R	SS	S	S
21	S	SS	SS	SS	S
22	S	SS	SS	SS	S
23	S	SS	SS	SS	SS
24	SS	SS	SS	SS	S
25	SS	S	SS	SS	SS
26	S	S	SS	S	S
27	R	S	S	R	S
28	S	S	S	S	S
29	SS	SS	SS	SS	SS
30	S	S	S	S	S
31	S	S	S	S	S
32	S	S	S	S	S
33	SS	S	S	S	S
34	S	R	S	S	SS
35	SS	SS	S	R	S
36	S	SS	S	R	S
37	SS	S	S	R	R
38	S	S	S	S	S
39	SS	SS	S	S	R
40	SS	S	S	SS	SS

## Lampiran XXXIII

SKOR JAWABAN PRINSIP *CONDITION of ECONOMICS*  
PERMOHONAN KREDIT DITERIMA

Kode Debitur	Jawaban Pertanyaan					Jumlah
	No.21	No.22	No.23	No.24	No.25	
1	5	4	4	4	4	21
2	4	4	4	4	4	20
3	4	4	4	4	4	20
4	4	5	4	4	4	21
5	4	4	5	5	4	22
6	4	3	4	5	5	21
7	4	5	4	5	3	21
8	5	5	4	5	4	23
9	4	4	4	5	3	20
10	3	4	4	5	4	20
11	4	3	4	4	5	20
12	4	4	4	5	5	22
13	4	5	4	3	4	20
14	5	4	5	5	5	24
15	5	5	4	3	4	21
16	5	4	4	5	4	22
17	5	5	4	4	5	23
18	4	4	5	4	5	22
19	5	4	4	4	5	22
20	4	3	5	4	4	20
21	4	5	5	5	4	23
22	4	5	5	5	4	23
23	4	5	5	5	5	24
24	5	5	5	5	4	24
25	5	4	5	5	5	24
26	4	4	5	4	4	21
27	3	4	4	3	4	18
28	4	4	4	4	4	20
29	5	5	5	5	5	25
30	4	4	4	4	4	20
31	4	4	4	4	4	20
32	4	4	4	4	4	20
33	5	4	4	4	4	21
34	4	3	4	4	5	20
35	5	5	4	3	4	21
36	4	5	4	3	4	20
37	5	4	4	3	3	19
38	4	4	4	4	4	20
39	5	5	4	4	3	21
40	5	4	4	5	5	23

## Lampiran XXXIV

JAWABAN PRINSIP *CONDITION of ECONOMICS*  
PERMOHONAN KREDIT DITOLAK

Kode Debitur	Jawaban Pertanyaan				
	No.21	No.22	No.23	No.24	No.25
1	S	S	S	S	S
2	SS	S	R	R	R
3	SS	S	R	R	R
4	R	S	R	R	S
5	S	S	TS	TS	S
6	SS	S	R	R	R
7	S	S	R	R	S
8	TS	TS	TS	TS	TS
9	S	TS	TS	TS	S
10	S	S	TS	TS	S
11	SS	S	R	R	R
12	R	R	R	S	S
13	SS	S	R	R	R
14	S	S	TS	TS	S
15	S	R	R	TS	S
16	S	S	R	S	SS
17	SS	S	R	R	R
18	S	S	TS	TS	S
19	R	R	R	TS	S
20	S	S	TS	TS	S
21	S	S	R	R	R
22	S	S	TS	TS	S
23	R	R	R	R	S
24	SS	S	R	R	R
25	R	TS	TS	TS	TS
26	SS	S	R	R	R
27	S	S	TS	TS	S
28	S	S	R	S	SS
29	S	S	TS	TS	S
30	S	R	R	S	S
31	S	S	R	R	S
32	S	S	R	S	S
33	S	S	R	S	SS
34	SS	S	R	R	R
35	R	S	R	S	R
36	R	R	R	TS	R
37	TS	S	R	S	R
38	S	R	TS	TS	R
39	S	S	TS	S	S
40	R	R	TS	TS	TS

## Lampiran XXXV

SKOR JAWABAN PRINSIP *CONDITION of ECONOMIC'S*  
PERMOHONAN KREDIT DITOLAK

Kode Debitur	Jawaban Pertanyaan					Jumlah
	No.21	No.22	No.23	No.24	No.25	
1	4	4	4	4	4	20
2	5	4	3	3	3	18
3	5	4	3	3	3	18
4	3	4	3	3	4	17
5	4	4	2	2	4	16
6	5	4	3	3	3	18
7	4	4	3	3	4	18
8	2	2	2	2	2	10
9	4	2	2	2	4	14
10	4	4	2	2	4	16
11	5	4	3	3	3	18
12	3	3	3	4	4	17
13	5	4	3	3	3	18
14	4	4	2	2	4	16
15	4	3	3	2	4	16
16	4	4	3	4	5	20
17	5	4	3	3	3	18
18	4	4	2	2	4	16
19	3	3	3	2	4	15
20	4	4	2	2	4	16
21	4	4	3	3	3	17
22	4	4	2	2	4	16
23	3	3	3	3	4	16
24	5	4	3	3	3	18
25	3	2	2	2	2	11
26	5	4	3	3	3	18
27	4	4	2	2	4	16
28	4	4	3	4	5	20
29	4	4	2	2	4	16
30	4	3	3	4	4	18
31	4	4	3	3	4	18
32	4	4	3	4	4	19
33	4	4	3	4	5	20
34	5	4	3	3	3	18
35	3	4	3	4	3	17
36	3	3	3	2	3	14
37	2	4	3	4	3	16
38	4	3	2	2	3	14
39	4	4	2	4	4	18
40	3	3	2	2	2	12



## Lampiran XXXVI

Perhitungan Chi Squares Prinsip *Condition Of Economics***Crosstabs**

## Case Processing Summary

	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CONDITION OF ECONOMICS * KEPUTUSAN	80	100.0%	0	0%	80	100.0%

## CONDITION OF ECONOMICS \* KEPUTUSAN Crosstabulation

Count

		KEPUTUSAN		Total
		DITERIMA	DITOLAK	
CONDITION OF ECONOMICS	TIDAK BAIK	0	1	1
	TIDAK ADA PENDAPAT	0	6	6
	BAIK	16	33	49
	SANGAT BAIK	24	0	24
Total		40	40	80

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	36.898(a)	3	.000
Likelihood Ratio	48.997	3	.000
Linear-by-Linear Association	32.831	1	.000
N of Valid Cases	80		

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is .50.

## Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.562	.000
N of Valid Cases		80	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

## Lampiran XXXVII

**Character****Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.691	.000
N of Valid Cases		80	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

**Capacity****Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.682	.000
N of Valid Cases		80	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

**Capital****Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.618	.000
N of Valid Cases		80	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

**Collateral****Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.475	.000
N of Valid Cases		80	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

**Condition of economics** **Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.562	.000
N of Valid Cases		80	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

## Lampiran XXXVIII

## Jawaban Aspek Keuangan Permohonan Kredit Diterima

Kode Debitur	Rasio Keuangan			Jumlah
	Likuiditas	Solvabilitas	Rentabilitas	
1	2	1	3	6
2	2	2	2	6
3	2	2	2	6
4	2	2	2	6
5	2	1	3	6
6	2	3	2	7
7	3	1	3	7
8	2	2	2	6
9	2	2	2	6
10	2	2	3	7
11	2	1	3	6
12	3	3	3	9
13	2	2	2	6
14	2	2	3	7
15	3	3	2	8
16	2	2	3	7
17	2	2	2	6
18	2	3	3	8
19	2	2	2	6
20	3	2	3	8
21	2	1	3	6
22	3	1	3	7
23	2	2	2	6
24	2	2	3	7
25	2	1	3	6
26	2	2	2	6
27	1	2	3	6
28	2	2	2	6
29	2	2	2	6
30	3	1	2	6
31	2	2	2	6
32	2	2	2	6
33	3	2	2	7
34	2	2	2	6
35	2	1	3	6
36	2	1	3	6
37	2	2	2	6
38	3	1	3	7
39	2	2	3	7
40	1	2	3	6

## Lampiran XXXIX

## Jawaban Aspek Keuangan Permohonan Kredit Ditolak

Kode Debitur	Rasio Keuangan			Jumlah
	Likuiditas	Solvabilitas	Rentabilitas	
1	1	1	1	3
2	1	2	1	4
3	1	2	1	4
4	2	1	1	4
5	1	1	1	3
6	1	2	1	4
7	1	1	1	3
8	1	1	1	3
9	1	1	1	3
10	1	1	1	3
11	1	2	1	4
12	1	1	2	4
13	1	2	1	4
14	1	1	1	3
15	1	2	2	5
16	1	2	1	4
17	1	2	1	4
18	1	1	1	3
19	2	1	2	5
20	1	1	1	3
21	1	2	1	4
22	1	1	1	3
23	1	1	1	3
24	1	2	1	4
25	1	1	1	3
26	1	2	1	4
27	1	1	1	3
28	1	2	1	4
29	1	1	1	3
30	2	1	1	4
31	1	1	1	3
32	1	2	2	5
33	1	2	1	4
34	1	2	1	4
35	1	2	1	4
36	2	2	1	5
37	1	1	1	3
38	1	2	1	4
39	2	2	2	6
40	1	3	1	5

## Lampiran XL

## Hasil Rasio Keuangan Permohonan Kredit Diterima

Kode Debitur	Rasio Keuangan			Jumlah	Keputusan
	Likuiditas	Solvabilitas	Rentabilitas		
1	2	1	3	6	Layak
2	2	2	2	6	Layak
3	2	2	2	6	Layak
4	2	2	2	6	Layak
5	2	1	3	6	Layak
6	2	3	2	7	Layak
7	3	1	3	7	Layak
8	2	2	2	6	Layak
9	2	2	2	6	Layak
10	2	2	3	7	Layak
11	2	1	3	6	Layak
12	3	3	3	9	Layak
13	2	2	2	6	Layak
14	2	2	3	7	Layak
15	3	3	2	8	Layak
16	2	2	3	7	Layak
17	2	2	2	6	Layak
18	2	3	3	8	Layak
19	2	2	2	6	Layak
20	3	2	3	8	Layak
21	2	1	3	6	Layak
22	3	1	3	7	Layak
23	2	2	2	6	Layak
24	2	2	3	7	Layak
25	2	1	3	6	Layak
26	2	2	2	6	Layak
27	1	2	3	6	Layak
28	2	2	2	6	Layak
29	2	2	2	6	Layak
30	3	1	2	6	Layak
31	2	2	2	6	Layak
32	2	2	2	6	Layak
33	3	2	2	7	Layak
34	2	2	2	6	Layak
35	2	1	3	6	Layak
36	2	1	3	6	Layak
37	2	2	2	6	Layak
38	3	1	3	7	Layak
39	2	2	3	7	Layak
40	1	2	3	6	Layak

## Lampiran XLI

## Hasil Rasio Keuangan Permohonan Kredit Ditolak

Kode Debitur	Rasio Keuangan			Jumlah	Keputusan
	Likuiditas	Solvabilitas	Rentabilitas		
1	1	1	1	3	Tidak Layak
2	1	2	1	4	Tidak Layak
3	1	2	1	4	Tidak Layak
4	2	1	1	4	Tidak Layak
5	1	1	1	3	Tidak Layak
6	1	2	1	4	Tidak Layak
7	1	1	1	3	Tidak Layak
8	1	1	1	3	Tidak Layak
9	1	1	1	3	Tidak Layak
10	1	1	1	3	Tidak Layak
11	1	2	1	4	Tidak Layak
12	1	1	2	4	Tidak Layak
13	1	2	1	4	Tidak Layak
14	1	1	1	3	Tidak Layak
15	1	2	2	5	Tidak Layak
16	1	2	1	4	Tidak Layak
17	1	2	1	4	Tidak Layak
18	1	1	1	3	Tidak Layak
19	2	1	2	5	Tidak Layak
20	1	1	1	3	Tidak Layak
21	1	2	1	4	Tidak Layak
22	1	1	1	3	Tidak Layak
23	1	1	1	3	Tidak Layak
24	1	2	1	4	Tidak Layak
25	1	1	1	3	Tidak Layak
26	1	2	1	4	Tidak Layak
27	1	1	1	3	Tidak Layak
28	1	2	1	4	Tidak Layak
29	1	1	1	3	Tidak Layak
30	2	1	1	4	Tidak Layak
31	1	1	1	3	Tidak Layak
32	1	2	2	5	Tidak Layak
33	1	2	1	4	Tidak Layak
34	1	2	1	4	Tidak Layak
35	1	2	1	4	Tidak Layak
36	2	2	1	5	Tidak Layak
37	1	1	1	3	Tidak Layak
38	1	2	1	4	Tidak Layak
39	2	2	2	6	Layak
40	1	3	1	5	Tidak Layak

## Lampiran XLII

**Nonparametric Correlations**

## Correlations

			Kelayakan	Likuiditas
Spearman's rho	Kelayakan	Correlation Coefficient	1.000	.855(**)
		Sig. (2-tailed)	.	.000
		N	80	80
	Likuiditas	Correlation Coefficient	.855(**)	1.000
		Sig. (2-tailed)	.000	.
		N	80	80

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

**Nonparametric Correlations**

## Correlations

			Kelayakan	Solvabilitas
Spearman's rho	Kelayakan	Correlation Coefficient	1.000	.474(**)
		Sig. (2-tailed)	.	.000
		N	80	80
	Solvabilitas	Correlation Coefficient	.474(**)	1.000
		Sig. (2-tailed)	.000	.
		N	80	80

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

**Nonparametric Correlations**

## Correlations

			Kelayakan	Rentabilitas
Spearman's rho	Kelayakan	Correlation Coefficient	1.000	.879(**)
		Sig. (2-tailed)	.	.000
		N	80	80
	Rentabilitas	Correlation Coefficient	.879(**)	1.000
		Sig. (2-tailed)	.000	.
		N	80	80

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

## Lampiran XLIII

## Nilai Chi Squares Tabel

df	$\chi^2_{0,05}$	$\chi^2_{0,1}$
1	3.841	2.71
2	5.991	4.61
3	7.815	6.25
4	9.488	7.78
5	11.07	9.24
6	12.592	10.64
7	14.067	12.02
8	15.507	13.36
9	16.919	14.68
10	18.307	15.99
11	19.675	17.28
12	21.026	18.55
13	22.362	19.81
14	23.685	21.06
15	24.996	22.31