**Lampiran 3**

1. **Validitas Angket variabel kebijakan pemberian pinjaman (X1)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | |
|  | | X11 | X12 | X13 | X14 | X15 | X16 | X17 | TotalX1 |
| X11 | Pearson Correlation | 1 | ,517\*\* | ,665\*\* | ,432\*\* | ,643\*\* | ,460\*\* | ,182 | ,732\*\* |
| Sig. (2-tailed) |  | ,000 | ,000 | ,000 | ,000 | ,000 | ,080 | ,000 |
| N | 93 | 93 | 93 | 93 | 93 | 93 | 93 | 93 |
| X12 | Pearson Correlation | ,517\*\* | 1 | ,339\*\* | ,594\*\* | ,400\*\* | ,621\*\* | ,000 | ,686\*\* |
| Sig. (2-tailed) | ,000 |  | ,001 | ,000 | ,000 | ,000 | 1,000 | ,000 |
| N | 93 | 93 | 93 | 93 | 93 | 93 | 93 | 93 |
| X13 | Pearson Correlation | ,665\*\* | ,339\*\* | 1 | ,584\*\* | ,945\*\* | ,601\*\* | ,422\*\* | ,844\*\* |
| Sig. (2-tailed) | ,000 | ,001 |  | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 93 | 93 | 93 | 93 | 93 | 93 | 93 | 93 |
| X14 | Pearson Correlation | ,432\*\* | ,594\*\* | ,584\*\* | 1 | ,610\*\* | ,916\*\* | ,181 | ,843\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,083 | ,000 |
| N | 93 | 93 | 93 | 93 | 93 | 93 | 93 | 93 |
| X15 | Pearson Correlation | ,643\*\* | ,400\*\* | ,945\*\* | ,610\*\* | 1 | ,625\*\* | ,437\*\* | ,866\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 |
| N | 93 | 93 | 93 | 93 | 93 | 93 | 93 | 93 |
| X16 | Pearson Correlation | ,460\*\* | ,621\*\* | ,601\*\* | ,916\*\* | ,625\*\* | 1 | ,234\* | ,868\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,024 | ,000 |
| N | 93 | 93 | 93 | 93 | 93 | 93 | 93 | 93 |
| X17 | Pearson Correlation | ,182 | ,000 | ,422\*\* | ,181 | ,437\*\* | ,234\* | 1 | ,425\*\* |
| Sig. (2-tailed) | ,080 | 1,000 | ,000 | ,083 | ,000 | ,024 |  | ,000 |
| N | 93 | 93 | 93 | 93 | 93 | 93 | 93 | 93 |
| TotalX1 | Pearson Correlation | ,732\*\* | ,686\*\* | ,844\*\* | ,843\*\* | ,866\*\* | ,868\*\* | ,425\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 93 | 93 | 93 | 93 | 93 | 93 | 93 | 93 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | |

1. **Validitas angket variabel jaminan BPKB (X2)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | |
|  | | X21 | X22 | X23 | TotalX2 |
| X21 | Pearson Correlation | 1 | ,482\*\* | ,068 | ,764\*\* |
| Sig. (2-tailed) |  | ,000 | ,519 | ,000 |
| N | 93 | 93 | 93 | 93 |
| X22 | Pearson Correlation | ,482\*\* | 1 | ,154 | ,800\*\* |
| Sig. (2-tailed) | ,000 |  | ,141 | ,000 |
| N | 93 | 93 | 93 | 93 |
| X23 | Pearson Correlation | ,068 | ,154 | 1 | ,532\*\* |
| Sig. (2-tailed) | ,519 | ,141 |  | ,000 |
| N | 93 | 93 | 93 | 93 |
| TotalX2 | Pearson Correlation | ,764\*\* | ,800\*\* | ,532\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 |  |
| N | 93 | 93 | 93 | 93 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | |

1. **Validitas angket variabel pemberian kredit (Y)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | |
|  | | Y11 | Y12 | Y13 | TotalY |
| Y11 | Pearson Correlation | 1 | ,234\* | -,259\* | ,571\*\* |
| Sig. (2-tailed) |  | ,024 | ,012 | ,000 |
| N | 93 | 93 | 93 | 93 |
| Y12 | Pearson Correlation | ,234\* | 1 | ,186 | ,712\*\* |
| Sig. (2-tailed) | ,024 |  | ,074 | ,000 |
| N | 93 | 93 | 93 | 93 |
| Y13 | Pearson Correlation | -,259\* | ,186 | 1 | ,531\*\* |
| Sig. (2-tailed) | ,012 | ,074 |  | ,000 |
| N | 93 | 93 | 93 | 93 |
| TotalY | Pearson Correlation | ,571\*\* | ,712\*\* | ,531\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 |  |
| N | 93 | 93 | 93 | 93 |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | |

1. **Hasil Uji Reliabilitas Kebijakan Pemberian Pinjaman (X1)**

|  |  |  |
| --- | --- | --- |
| **Reliability Statistics** | | |
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| ,786 | ,910 | 8 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Item Statistics** | | | |
|  | Mean | Std. Deviation | N |
| X11 | 3,9462 | ,64884 | 93 |
| X12 | 3,9355 | ,73435 | 93 |
| X13 | 3,8172 | ,60696 | 93 |
| X14 | 3,9355 | ,76338 | 93 |
| X15 | 3,8387 | ,63057 | 93 |
| X16 | 3,9677 | ,75831 | 93 |
| X17 | 4,0000 | ,55168 | 93 |
| TotalX1 | 27,4409 | 3,57364 | 93 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Inter-Item Correlation Matrix** | | | | | | | | |
|  | X11 | X12 | X13 | X14 | X15 | X16 | X17 | TotalX1 |
| X11 | 1,000 | ,517 | ,665 | ,432 | ,643 | ,460 | ,182 | ,732 |
| X12 | ,517 | 1,000 | ,339 | ,594 | ,400 | ,621 | ,000 | ,686 |
| X13 | ,665 | ,339 | 1,000 | ,584 | ,945 | ,601 | ,422 | ,844 |
| X14 | ,432 | ,594 | ,584 | 1,000 | ,610 | ,916 | ,181 | ,843 |
| X15 | ,643 | ,400 | ,945 | ,610 | 1,000 | ,625 | ,437 | ,866 |
| X16 | ,460 | ,621 | ,601 | ,916 | ,625 | 1,000 | ,234 | ,868 |
| X17 | ,182 | ,000 | ,422 | ,181 | ,437 | ,234 | 1,000 | ,425 |
| TotalX1 | ,732 | ,686 | ,844 | ,843 | ,866 | ,868 | ,425 | 1,000 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Scale Statistics** | | | |
| Mean | Variance | Std. Deviation | N of Items |
| 54,8817 | 51,084 | 7,14729 | 8 |

1. **Hasil Uji Reliabilitas Jaminan BPKB (X2)**

|  |  |  |
| --- | --- | --- |
| **Reliability Statistics** | | |
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| ,777 | ,778 | 4 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Inter-Item Correlation Matrix** | | | | |
|  | X21 | X22 | X23 | TotalX2 |
| X21 | 1,000 | ,482 | ,068 | ,764 |
| X22 | ,482 | 1,000 | ,154 | ,800 |
| X23 | ,068 | ,154 | 1,000 | ,532 |
| TotalX2 | ,764 | ,800 | ,532 | 1,000 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Summary Item Statistics** | | | | |
|  | Mean | | Minimum | Maximum | Range | Maximum / Minimum | | Variance | N of Items |
| Item Means | 5,860 | | 3,774 | 11,720 | 7,946 | 3,105 | | 15,279 | 4 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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 |
| X21 | 19,5699 | 6,074 | ,624 | . | ,718 |
| X22 | 19,6667 | 5,920 | ,677 | . | ,697 |
| X23 | 19,3656 | 7,300 | ,354 | . | ,818 |
| TotalX2 | 11,7204 | 2,225 | 1,000 | . | ,495 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Scale Statistics** | | | |
| Mean | Variance | Std. Deviation | N of Items |
| 23,4409 | 8,901 | 2,98351 | 4 |

1. **Hasil Uji Reliabilitas Permintaan Kredit (Y)**

|  |  |  |
| --- | --- | --- |
| **Reliability Statistics** | | |
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| ,679 | ,662 | 4 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Inter-Item Correlation Matrix** | | | | |
|  | Y11 | Y12 | Y13 | TOTAL\_Y |
| Y11 | 1,000 | ,234 | -,259 | ,571 |
| Y12 | ,234 | 1,000 | ,186 | ,712 |
| Y13 | -,259 | ,186 | 1,000 | ,531 |
| TOTAL\_Y | ,571 | ,712 | ,531 | 1,000 |

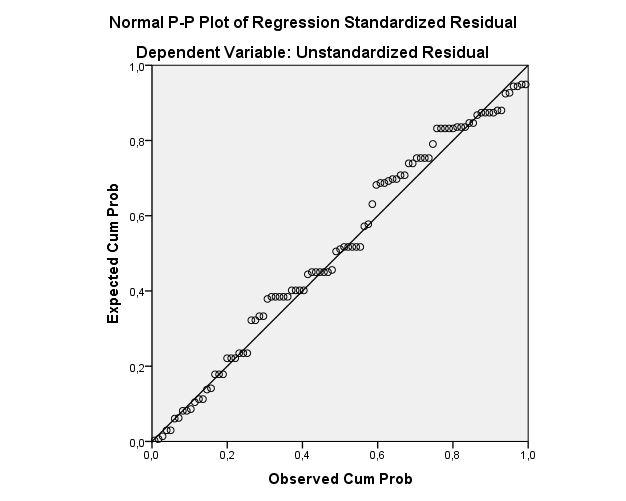
|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Summary Item Statistics** | | | | | | | |
|  | Mean | Minimum | Maximum | Range | Maximum / Minimum | Variance | N of Items |
| Item Means | 5,919 | 3,871 | 11,839 | 7,968 | 3,058 | 15,576 | 4 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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 |
| Y11 | 19,71 | 4,404 | ,301 | . | ,704 |
| Y12 | 19,68 | 4,330 | ,568 | . | ,596 |
| Y13 | 19,81 | 4,571 | ,259 | . | ,724 |
| TOTAL\_Y | 11,84 | 1,485 | 1,000 | . | ,057 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Scale Statistics** | | | |
| Mean | Variance | Std. Deviation | N of Items |
| 23,68 | 5,938 | 2,437 | 4 |

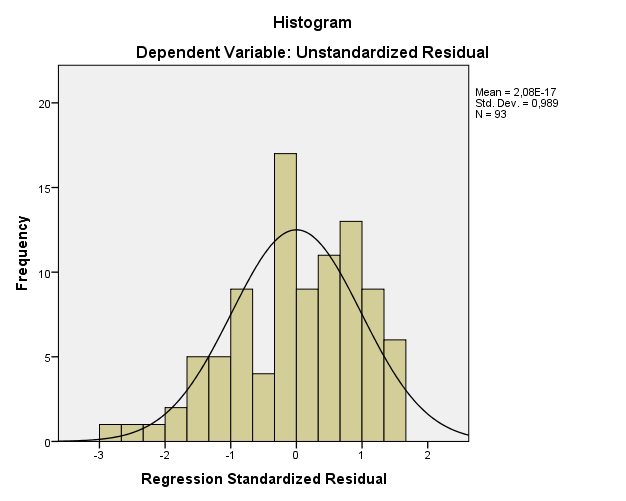
1. **Hasil Uji Normalitas**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | **Unstandardized Residual** | |
| **N** | | **93** | |
| **Normal Parametersa,b** | **Mean** | **0E-7** | |
| **Std. Deviation** | **,69468899** | |
| **Most Extreme Differences** | **Absolute** | **,092** | |
| **Positive** | **,053** | |
| **Negative** | **-,092** | |
| **Kolmogorov-Smirnov Z** | | **,889** | |
| **Asymp. Sig. (2-tailed)** | | **,408** | |
| **a. Test distribution is Normal.** | | | |
| **b. Calculated from data.** | | | |
|  | | | |



**Uji Normalitas Data**

**Sumber : Output SPSS, diolah Peneliti, 2018**



1. **Hasil Uji Multikolinieritas**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | ,477 | ,840 |  | ,568 | ,571 |  |  |
| kebijakan pemberian pinjaman (X1) | ,226 | ,021 | ,662 | 10,982 | ,000 | ,994 | 1,006 |
| Jaminan BPKB (X2) | ,441 | ,049 | ,540 | 8,957 | ,000 | ,994 | 1,006 |
| 1. Dependent Variable: Permintaan Kredit (Y) | | | | | | | | |

1. **Hasil Uji Heteroskedastisitas**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,822a | ,675 | ,668 | ,70237 |
| a. Predictors: (Constant), Jaminan BPKB (X2), Kebijakan Pemberian Pinjaman (X1) | | | | |
| b. Dependent Variable: Permintaan kredit (Y) | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
| 1 | Regression | 92,182 | 2 | 46,091 | 93,431 | ,000b |
| Residual | 44,399 | 90 | ,493 |  |  |
| Total | 136,581 | 92 |  |  |  |
| a. Dependent Variable: Permintaan kredit (Y) | | | | | | |
| b. Predictors: (Constant), Jaminan BPKB (X2), Kebijakan Pemberian Pinjaman (X1) | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | ,477 | ,840 |  | ,568 | ,571 |
| Kebijakan Pemberian Pinjaman | ,226 | ,021 | ,662 | 10,982 | ,000 |
| Jaminan BPKB | ,441 | ,049 | ,540 | 8,957 | ,000 |
| a. Dependent Variable: Permintaan Kredit | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Residuals Statisticsa** | | | | | | |  | Minimum | Maximum | Mean | Std. Deviation | N | | Predicted Value | 9,8521 | 13,6472 | 11,8387 | 1,00099 | 93 | | Residual | -1,97016 | 1,14786 | ,00000 | ,69469 | 93 | | Std. Predicted Value | -1,985 | 1,807 | ,000 | 1,000 | 93 | | Std. Residual | -2,805 | 1,634 | ,000 | ,989 | 93 | | a. Dependent Variable: Permintaan Kredit | | | | | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,181a | ,033 | ,011 | ,40540 |
| a. Predictors: (Constant), Jaminan BPKB (X2), Kebijakan Pemberian Pinjaman (X1) | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | ,501 | 2 | ,251 | 1,525 | ,223b |
| Residual | 14,792 | 90 | ,164 |  |  |
| Total | 15,293 | 92 |  |  |  |
| a. Dependent Variable: RES2 | | | | | | |
| b. Predictors: (Constant), Jaminan BPKB (X2), Kebijakan Pemberian Pinjaman (X1) | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 1,211 | ,485 |  | 2,496 | ,014 |
| Kebijakan Pemberian Pinjaman | -,003 | ,012 | -,022 | -,215 | ,830 |
| Jaminan BPKB | -,050 | ,028 | -,181 | -1,745 | ,084 |
| a. Dependent Variable: RES2 | | | | | | |

**J. Hasil Uji Regresi Linier Berganda**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | ,477 | ,840 |  | ,568 | ,571 |
| Kebijakan Pemberian Pinjaman (X1) | ,226 | ,021 | ,662 | 10,982 | ,000 |
| Jaminan BPKB (X2) | ,441 | ,049 | ,540 | 8,957 | ,000 |
| a. Dependent Variable: Permintaan Kredit (Y) | | | | | | |

**K. Hasil Uji Secara Parsial (Uji-t)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | ,477 | ,840 |  | ,568 | ,571 |
| Kebijakan Pemberian Pinjaman (X1) | ,226 | ,021 | ,662 | 10,982 | ,000 |
| Jaminan BPKB (X2) | ,441 | ,049 | ,540 | 8,957 | ,000 |
| a. Dependent Variable: Permintaan kredit (Y) | | | | | | | |

**L. Hasil Uji Secara Simultan (Uji-F)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Tabel 4.7**  **Uji Signifikan F**  **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 92,182 | 2 | 46,091 | 93,431 | ,000b |
| Residual | 44,399 | 90 | ,493 |  |  |
| Total | 136,581 | 92 |  |  |  |
| a. Dependent Variable: Permintaan Kredit (Y) | | | | | | |
| 1. Predictors: (Constant), Jaminan BPKB (X2), Kebijakan Pemberian Pinjaman (X1) | | | | | | |