

LAMPIRAN 1

Data-data Mengenai Suku Bunga, Pendapatan, Status Pekerjaan, Dan Jangka Waktu Kredit Terhadap Jumlah Pengambilan Kredit.

| No. | Jumlah Pengambilan Kredit | Suku bunga | Pendapatan | Jangka Waktu | Status Pekerjaan |
|-----|---------------------------|------------|------------|--------------|------------------|
| 1. | 180.000.000 | 18.50 | 4.800.000 | 84 | 0 |
| 2. | 150.000.000 | 16.50 | 3.011.000 | 120 | 1 |
| 3. | 100.000.000 | 16.50 | 2.948.815 | 84 | 0 |
| 4. | 100.000.000 | 16.50 | 2.948.815 | 84 | 0 |
| 5. | 60.000.000 | 16.00 | 2.256.234 | 60 | 0 |
| 6. | 3.000.000 | 15.00 | 1.222.900 | 12 | 0 |
| 7. | 230.000.000 | 16.50 | 5.120.000 | 120 | 0 |
| 8. | 150.000.000 | 16.50 | 4.531.558 | 120 | 0 |
| 9. | 150.000.000 | 18.50 | 3.473.000 | 120 | 1 |
| 10. | 150.000.000 | 16.50 | 6.511.558 | 120 | 0 |
| 11. | 145.000.000 | 18.50 | 4.459.760 | 108 | 0 |
| 12. | 145.000.000 | 11.40 | 5.339.808 | 120 | 0 |
| 13. | 110.000.000 | 16.50 | 5.845.000 | 96 | 0 |
| 14. | 100.000.000 | 16.50 | 6.690.300 | 96 | 1 |
| 15. | 100.000.000 | 16.50 | 2.948.000 | 84 | 0 |
| 16. | 105.000.000 | 18.00 | 4.257.000 | 60 | 1 |
| 17. | 100.000.000 | 18.50 | 4.922.000 | 84 | 0 |
| 18. | 100.000.000 | 16.00 | 6.531.558 | 60 | 0 |
| 19. | 107.000.000 | 11.40 | 3.585.000 | 84 | 1 |
| 20. | 100.000.000 | 11.40 | 3.219.400 | 120 | 1 |

| | | | | | |
|-----|-------------|-------|-----------|-----|---|
| 21. | 90.000.000 | 16.50 | 3.304.900 | 72 | 1 |
| 22. | 100.000.000 | 12.00 | 3.276.700 | 84 | 0 |
| 23. | 100.000.000 | 11.40 | 4.022.900 | 71 | 1 |
| 24. | 90.000.000 | 11.40 | 2.371.754 | 120 | 0 |
| 25. | 90.000.000 | 11.40 | 3.049.000 | 96 | 1 |
| 26. | 100.000.000 | 11.40 | 3.854.000 | 48 | 0 |
| 27. | 80.000.000 | 16.50 | 2.725.000 | 84 | 0 |
| 28. | 85.000.000 | 11.40 | 2.700.000 | 120 | 1 |
| 29. | 75.000.000 | 11.40 | 4.661.308 | 96 | 1 |
| 30. | 66.000.000 | 16.00 | 4.219.865 | 48 | 0 |
| 31. | 65.000.000 | 16.00 | 2.572.000 | 60 | 1 |
| 32. | 70.000.000 | 18.00 | 4.868.500 | 36 | 1 |
| 33. | 70.000.000 | 10.80 | 3.954.000 | 60 | 1 |
| 34. | 60.000.000 | 18.00 | 4.309.200 | 60 | 0 |
| 35. | 60.000.000 | 10.80 | 3.686.300 | 60 | 1 |
| 36. | 63.000.000 | 10.80 | 3.463.100 | 60 | 1 |
| 37. | 55.000.000 | 11.40 | 3.754.300 | 60 | 0 |
| 38. | 55.000.000 | 18.00 | 3.340.974 | 36 | 1 |
| 39. | 50.000.000 | 18.50 | 5.107.800 | 36 | 1 |
| 40. | 50.000.000 | 17.00 | 5.094.300 | 24 | 1 |
| 41. | 50.000.000 | 10.80 | 2.948.815 | 60 | 0 |
| 42. | 50.000.000 | 11.40 | 3.854.000 | 36 | 0 |
| 43. | 40.000.000 | 10.80 | 3.074.713 | 36 | 1 |
| 44. | 30.000.000 | 17.00 | 4.049.000 | 24 | 1 |
| 45. | 25.000.000 | 16.00 | 1.426.545 | 36 | 0 |

| | | | | | |
|-----|------------|-------|-----------|----|---|
| 46. | 30.000.000 | 10.80 | 5.199.595 | 36 | 0 |
| 47. | 20.000.000 | 16.00 | 1.259.300 | 48 | 0 |
| 48. | 5.000.000 | 15.00 | 1.222.900 | 24 | 0 |

Lampiran 2

Statistik Deskriptif Jumlah Pengambilan Kredit

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|---------|-----------|-------------|----------------|
| JP | 48 | 3000000 | 230000000 | 85604166.67 | 45519572.402 |
| Valid N (listwise) | 48 | | | | |

Lampiran 3

Statistik Deskriptif Suku Bunga

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|---------|---------|---------|----------------|
| SB | 48 | 10.80 | 18.50 | 14.7542 | 2.88245 |
| Valid N (listwise) | 48 | | | | |

Lampiran 4

Statistik Deskriptif Pendapatan

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|---------|---------|------------|----------------|
| Pd | 48 | 1222900 | 6690300 | 3791509.90 | 1323528.672 |
| Valid N (listwise) | 48 | | | | |

Lampiran 5

Statistik Deskriptif Status Pekerjaan

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|---------|---------|------|----------------|
| SP | 48 | 0 | 1 | .42 | .498 |
| Valid N (listwise) | 48 | | | | |

Lampiran 6

Deskripsi Variabel Status Pekerjaan

| Status Pekerjaan | Frekuensi | Persentase (%) |
|------------------|-----------|----------------|
| PNS | 20 | 41,67 |
| Non PNS | 28 | 58,33 |
| Total | 48 | 100 |

Lampiran 7

Statistik Deskriptif Jangka Waktu Kredit

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|----|---------|---------|-------|----------------|
| JW | 48 | 12 | 120 | 72.23 | 32.037 |
| Valid N (listwise) | 48 | | | | |

Lampiran 8

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 48 |
| Normal Parameters ^{a,b} | Mean | 0E-7 |
| | Std. Deviation | .29004979 |
| | Absolute | .098 |
| Most Extreme Differences | Positive | .088 |
| | Negative | -.098 |
| Kolmogorov-Smirnov Z | | .678 |
| Asymp. Sig. (2-tailed) | | .748 |

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 9

Uji Multikolinearitas

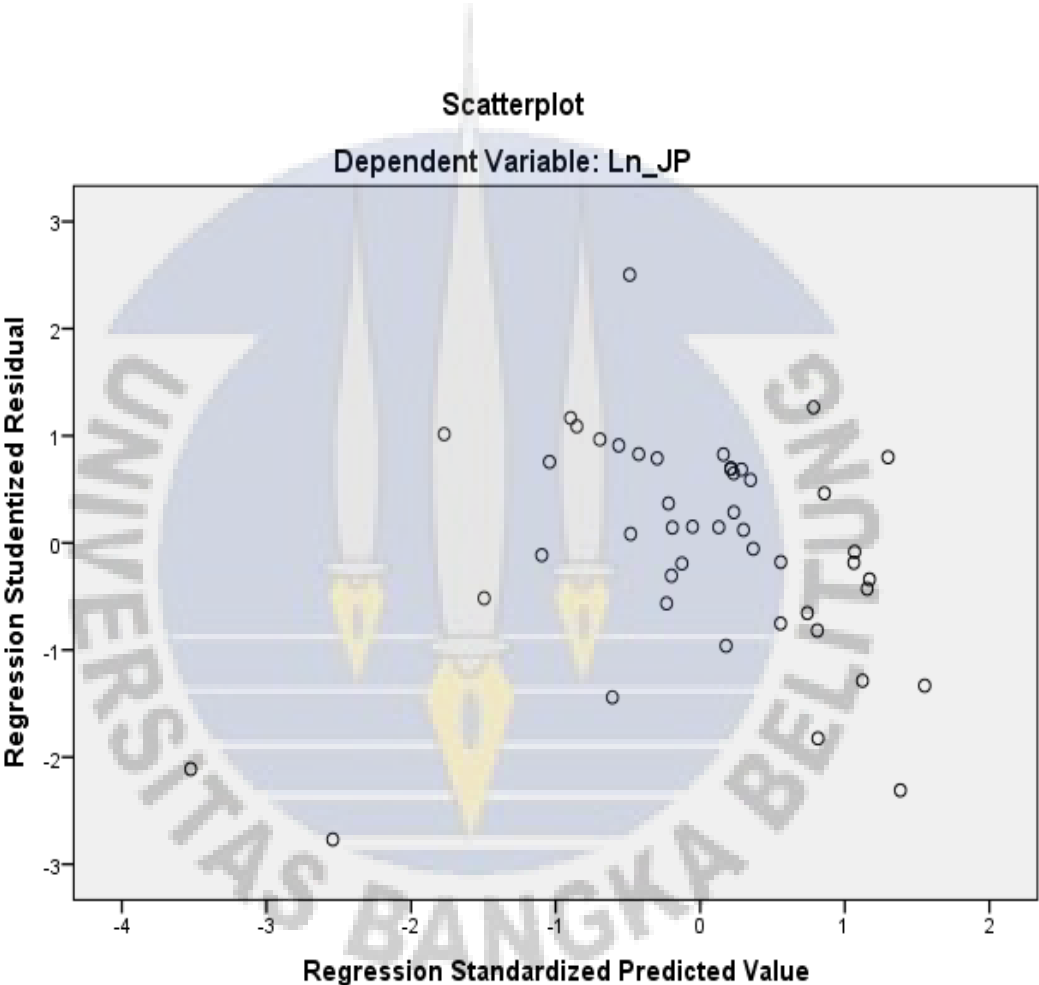
Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | | |
|-------|-----------------------------|------------|---------------------------|------|--------|-------------------------|------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF | |
| 1 | (Constant) | .890 | 1.720 | | .517 | .608 | | |
| | Ln_SB | .377 | .221 | .097 | 1.705 | .095 | .953 | 1.049 |
| | Ln_Pd | .780 | .119 | .399 | 6.534 | .000 | .830 | 1.205 |
| | Ln_JW | 1.049 | .089 | .705 | 11.775 | .000 | .864 | 1.157 |
| | SP | .088 | .092 | .055 | .960 | .343 | .931 | 1.074 |

a. Dependent Variable: Ln_JP

Lampiran 10

Uji Heteroskedastisitas



Lampiran 11

Analisis Regresi Berganda

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|--------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 (Constant) | .890 | 1.720 | | .517 | .608 | | |
| Ln_SB | .377 | .221 | .097 | 1.705 | .095 | .953 | 1.049 |
| Ln_Pd | .780 | .119 | .399 | 6.534 | .000 | .830 | 1.205 |
| Ln_JW | 1.049 | .089 | .705 | 11.775 | .000 | .864 | 1.157 |
| SP | .088 | .092 | .055 | .960 | .343 | .931 | 1.074 |

a. Dependent Variable: Ln_JP

Lampiran 12

Uji – F

ANOVA^a

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|--------------|----------------|----|-------------|--------|-------------------|
| 1 Regression | 25.732 | 4 | 6.433 | 69.959 | .000 ^b |
| Residual | 3.954 | 43 | .092 | | |
| Total | 29.686 | 47 | | | |

a. Dependent Variable: Ln_JP

b. Predictors: (Constant), SP, Ln_JW, Ln_SB, Ln_Pd

Lampiran 13

Uji t

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| (Constant) | .890 | 1.720 | | .517 | .608 | | |
| 1 Ln_SB | .377 | .221 | .097 | 1.705 | .095 | .953 | 1.049 |
| Ln_Pd | .780 | .119 | .399 | 6.534 | .000 | .830 | 1.205 |
| Ln_JW | 1.049 | .089 | .705 | 11.775 | .000 | .864 | 1.157 |
| SP | .088 | .092 | .055 | .960 | .343 | .931 | 1.074 |

a. Dependent Variable: Ln_JP

Lampiran 14

Uji Koefisien Determinasi

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .931 ^a | .867 | .854 | .30324 |

a. Predictors: (Constant), SP, Ln_JW, Ln_SB, Ln_Pd

b. Dependent Variable: Ln_JP



KARTU BIMBINGAN SKRIPSI

Mahasiswa : ANGGA PRATAMA IPK : 3,41
 NIM : 301121011 Nama Pembimbing : DARUSALTIM, S.E., MMSI
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 Tahun : 2012
 Konsentrasi Studi : AKUNTANSI KEUANGAN & AUDITING
 Proposal/Skripsi :
CARUH TINGKAT SUKU BUNGA, PENDAPATAN, DAN JANGKA WAKTU KREDIT
HADAP JUMLAH PENGAMBILAN KREDIT (STUDI KASUS PADA BANK RAKYAT
INDONESIA KANTOR UNIT BELINYU)

| Tanggal | Keterangan | Paraf Pembimbing |
|-----------|---------------------|------------------|
| 10/3/2016 | Revisi | |
| 22/3/2016 | Revisi | |
| 5/4/2016 | Revisi | |
| 7/4/2016 | Acc ✓/Scan | |
| 25/7/2016 | Signifikan (Revisi) | |
| 4/8/2016 | Acc ✓/body | |
| | | |
| | | |
| | | |
| | | |

ini harus diisi saat bimbingan skripsi

DAFTAR RIWAYAT HIDUP

Nama : Angga Pratama
Tempat, Tanggal Lahir : Belinyu Bangka, 13 April 1995
Jenis Kelamin : Laki-Laki
Agama : Islam
Pendidikan Terakhir : S1 (Sarjana Ekonomi)
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Pendidikan Formal

- a. 2012-2016 : UNIVERSITAS BANGKA BELITUNG
 - b. 2009-2012 : SMA Negeri 1 Belinyu
 - c. 2006-2009 : SMP Negeri 2 Belinyu
- 2000-2006 : SD Negeri 22 Belinyu



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SURAT KETERANGAN

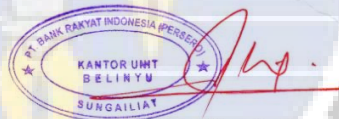
Yang bertanda tangan dibawah ini Kepala BRI Unit Belinyu menerangkan bahwa :

Nama : Angga Pratama
NIM : 3011211011
Status : Mahasiswa Program Studi Akuntansi, Fakultas Ekonomi, Universitas
Bangka Belitung

Telah melakukan pengambilan data dan penelitian untuk penyusunan Skripsi dengan
Judul : Pengaruh Tingkat Suku Bunga, Pendapatan, dan Jangka Waktu Kredit Terhadap Jumlah
Pengambilan Kredit di Bank BRI Unit Belinyu mulai tanggal 2 Maret 2016 s.d 30 Juni 2016.

Demikian Surat Keterangan ini di buat sebenarnya untuk di pergunakan seperlunya.

Belinyu, 15 Juli 2016



Izan Hamdani
Kepala Unit



*Integritas, Profesionalisme, Kepuasan Nasabah, Keteladanan,
Penghargaan Kepada SDM*