

# LAMPIRAN

## Uji Validitas

### Case Processing Summary

		N	%
Cases	Valid	76	100,0
	Excluded <sup>a</sup>	0	,0
	Total	76	100,0

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
xpkp1	92,78	353,776	,244	,936
xpkp2	92,76	349,943	,322	,935
xpkp3	92,39	354,909	,344	,934
xpkp4	92,21	346,915	,480	,933
xbk1	92,47	342,493	,570	,932
xbk2	91,97	338,719	,696	,930
xbk3	91,99	340,493	,676	,931
xbk4	92,01	341,053	,624	,931
xpp1	91,70	341,627	,656	,931
xpp2	91,62	342,746	,608	,931
xpp3	92,25	341,683	,574	,932
xpp4	92,24	343,090	,550	,932
xpp5	91,79	339,662	,625	,931
xbku1	91,17	353,130	,417	,933
xbku2	91,22	351,136	,457	,933
xbku3	91,70	339,334	,728	,930
xkb1	91,20	349,174	,557	,932
xkb2	91,07	354,169	,442	,933
ypgpj1	92,26	338,330	,681	,930
ypgpj2	92,18	334,392	,713	,930
yppj1	91,63	347,596	,468	,933
yppj2	92,13	351,396	,354	,934
yozi	91,88	335,012	,726	,930
yozi2	92,09	338,325	,652	,931
ylb1	91,93	337,636	,639	,931
ylb2	92,32	336,299	,679	,930
ylb3	91,91	333,738	,766	,929
yptk1	92,76	343,330	,468	,933
yptk2	92,83	345,504	,469	,933

## Hasil Uji Realiabilitas

### *Penjaminan Kredit*

#### Reliability Statistics

Cronbach's Alpha	N of Items
,766	4

### *Bunga Kredit*

#### Reliability Statistics

Cronbach's Alpha	N of Items
,849	4

### *Prosedur Penyaluran*

#### Reliability Statistics

Cronbach's Alpha	N of Items
,873	5

### *Bersifat Kredit Umum*

#### Reliability Statistics

Cronbach's Alpha	N of Items
,810	3

### *Ketersediaan Bank*

#### Reliability Statistics

Cronbach's Alpha	N of Items
,778	2

### *Pengembalian Pinjaman*

#### **Reliability Statistics**

Cronbach's Alpha	N of Items
,929	2

### *Penggunaan Pinjaman*

#### **Reliability Statistics**

Cronbach's Alpha	N of Items
,788	2

### *Omzet Usaha*

#### **Reliability Statistics**

Cronbach's Alpha	N of Items
,909	2

### *Laba Usaha*

#### **Reliability Statistics**

Cronbach's Alpha	N of Items
,904	3

### *Penyerapan Tenaga Kerja*

#### **Reliability Statistics**

Cronbach's Alpha	N of Items
,963	2

## Frequencies identitas responden

### Statistics

		usia	Pendidikan	gender	status
N	Valid	76	76	76	76
	Missing	0	0	0	0

## Frequency Table

### Usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	22-35	39	51,3	51,3	51,3
	36-49	28	36,8	36,8	88,2
	50-63	9	11,8	11,8	100,0
	Total	76	100,0	100,0	

### pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	3,9	3,9	3,9
	SMP	16	21,1	21,1	25,0
	SMA	40	52,6	52,6	77,6
	Perguruan Tinggi	17	22,4	22,4	100,0
	Total	76	100,0	100,0	

### Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	pria	44	57,9	57,9	57,9
	wanita	32	42,1	42,1	100,0
	Total	76	100,0	100,0	

**status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	belum menikah	18	23,7	23,7	23,7
	Menikah	41	53,9	53,9	77,6
	janda/duda	17	22,4	22,4	100,0
	Total	76	100,0	100,0	

**STATISTIK DESKRIPTIF**

*Penjaminan Kredit Oleh Pemerintah*

		xpkp1	xpkp2	xpkp3	xpkp4
N	Valid	76	76	76	76
	Missing	0	0	0	0
Mean		2,42	2,54	2,95	3,13
Std. Error of Mean		,133	,153	,107	,128
Median		2,00	2,00	3,00	3,00
Mode		1	1	3	3
Std. Deviation		1,158	1,331	,937	1,112
Variance		1,340	1,772	,877	1,236
Range		3	4	4	4
Minimum		1	1	1	1
Maximum		4	5	5	5

**Frekuensi dan Persentase**

	Xpkp1		Xpkp2		Xpkp3		Xpkp4	
	Freq	(%)	Freq	(%)	Freq	(%)	Freq	(%)
1	22	28,9	22	28,9	3	3,9	7	9,2
2	19	25,0	18	23,7	20	26,3	12	15,8
3	16	21,1	17	22,4	37	48,7	30	39,5
4	19	25,0	11	14,5	10	13,2	18	23,7
5	0	0	8	10,5	6	7,9	9	11,8
total	76	100,0	76	100,0	76	100,0	76	100,0

### Bunga Kredit

		xbk1	xbk2	xbk3	xbk4
N	Valid	76	76	76	76
	Missing	0	0	0	0
Mean		2,66	3,11	2,96	2,97
Std. Error of Mean		,121	,136	,132	,134
Median		3,00	3,00	3,00	3,00
Mode		2	3	3	4
Std. Deviation		1,053	1,184	1,148	1,166
Variance		1,108	1,402	1,318	1,359
Range		3	4	4	4
Minimum		1	1	1	1
Maximum		4	5	5	5
Sum		202	236	225	226

### Frekuensi dan Persentase

	Xbk1		Xbk2		Xbk3		Xbk4	
	Freq	(%)	Freq	(%)	Freq	(%)	Freq	(%)
1	11	14,5	6	7,9	10	13,2	9	11,8
2	26	34,2	20	26,3	15	19,7	19	25,0
3	17	22,4	21	27,6	25	32,9	19	25,0
4	22	28,9	18	23,7	20	26,3	23	30,3
5	0	0	11	14,5	6	7,9	6	7,9
total	76	100,0	76	100,0	76	100,0	76	100,0

### Prosedur Penyaluran

#### Statistics

		xpp1	xpp2	xpp3	xpp4	xpp5
N	Valid	76	76	76	76	76
	Missing	0	0	0	0	0
Mean		3,61	3,67	3,04	2,62	3,51
Std. Error of Mean		,119	,125	,136	,131	,133
Median		4,00	4,00	3,00	3,00	4,00
Mode		4	4	4	3	4
Std. Deviation		1,034	1,088	1,183	1,143	1,160
Variance		1,069	1,184	1,398	1,306	1,346
Range		4	4	4	4	4
Minimum		1	1	1	1	1
Maximum		5	5	5	5	5

### Frekuensi dan Persentase

	Xpp1		Xpp2		Xpp3		Xpp4		Xpp5	
	Freq	(%)	Freq	(%)	Freq	(%)	Freq	(%)	Freq	(%)
1	5	6,6	4	5,3	10	13,2	16	21,1	5	6,6
2	4	5,3	8	10,5	14	18,4	18	23,7	9	11,8
3	19	25,0	13	17,1	22	28,9	24	31,6	21	27,6
4	36	47,4	35	46,1	23	30,3	15	19,7	24	31,6
5	12	15,8	16	21,1	7	9,2	3	3,9	17	22,4
total	76	100,0	76	100,0	76	100,0	76	100,0	76	100,0

### Bersifat Kredit Umum

#### Statistics

		xbku1	xbku2	xbku3
N	Valid	76	76	76
	Missing	0	0	0
Mean		4,12	4,08	3,61
Std. Error of Mean		,106	,106	,117
Median		4,00	4,00	4,00
Mode		4	5	4
Std. Deviation		,923	,920	1,021
Variance		,852	,847	1,042
Range		4	3	4
Minimum		1	2	1
Maximum		5	5	5

### Frekuensi dan Persentase

	Xbku1		Xbku2		Xbku3	
	Freq	(%)	Freq	(%)	Freq	(%)
1	2	2,6	0	0,0	4	5,3
2	2	2,6	4	5,3	5	6,6
3	10	13,2	17	22,4	21	27,6
4	33	43,4	24	31,6	33	43,4
5	29	38,2	31	40,8	13	17,1
total	76	100,0	76	100,0	76	100,0



### *Ketersediaan Bank*

#### **Statistics**

		xkb1	xkb2
N	Valid	76	76
	Missing	0	0
Mean		4,12	4,28
Std. Error of Mean		,094	,076
Median		4,00	4,00
Mode		4	4
Std. Deviation		,816	,665
Variance		,666	,443
Range		3	2
Minimum		2	3
Maximum		5	5

### *Frekuensi dan Persentase*

	Xkb1		Xkb2	
	Freq	(%)	Freq	(%)
1	0	0,0	0	0,0
2	3	3,9	0	0,0
3	12	15,8	9	11,8
4	34	44,7	37	48,7
5	27	35,5	30	39,5
total	76	100,0	76	100,0

### *Pengembalian Pinjaman*

#### **Statistics**

		ypmpj1	ypmpj2
N	Valid	76	76
	Missing	0	0
Mean		2,91	3,13
Std. Error of Mean		,110	,142
Median		3,00	3,00
Mode		3	3
Std. Deviation		,955	1,237
Variance		,911	1,529
Range		3	4
Minimum		1	1
Maximum		4	5

### Frekuensi dan Persentase

	Ypmpj1		Ypmpj2	
	Freq	(%)	Freq	(%)
1	9	11,8	10	13,2
2	11	14,5	12	15,8
3	34	44,7	23	30,3
4	22	28,9	20	26,3
5	0	0,0	11	14,5
total	76	100,0	76	100,0

### Penggunaan Pinjaman

#### Statistics

		yppj1	yppj2
N	Valid	76	76
	Missing	0	0
Mean		3,67	3,17
Std. Error of Mean		,125	,130
Median		4,00	3,00
Mode		3	3
Std. Deviation		1,088	1,136
Variance		1,184	1,290
Range		4	4
Minimum		1	1
Maximum		5	5

### Frekuensi dan Persentase

	Yppj1		Yppj2	
	Freq	(%)	Freq	(%)
1	3	3,9	5	6,6
2	6	7,9	16	21,1
3	25	32,9	28	36,8
4	21	27,6	15	19,7
5	21	27,6	12	15,8
total	76	100,0	76	100,0

## Omzet Usaha

### Statistics

		yoz1	yoz2
N	Valid	76	76
	Missing	0	0
Mean		2,87	2,66
Std. Error of Mean		,143	,148
Median		3,00	2,50
Mode		2	2
Std. Deviation		1,247	1,292
Variance		1,556	1,668
Range		4	4
Minimum		1	1
Maximum		5	5

## Frekuensi dan Persentase

	Yoz1		Yoz2	
	Freq	(%)	Freq	(%)
1	10	13,2	17	22,4
2	23	30,3	21	27,6
3	21	27,6	17	22,4
4	11	14,5	13	17,1
5	11	14,5	8	10,5
total	76	100,0	76	100,0

## Laba Usaha

### Statistics

		ylb1	ylb2	ylb3
N	Valid	76	76	76
	Missing	0	0	0
Mean		2,89	2,70	3,25
Std. Error of Mean		,149	,144	,133
Median		3,00	3,00	3,00
Mode		2	3	4
Std. Deviation		1,302	1,255	1,156
Variance		1,695	1,574	1,337
Range		4	4	4
Minimum		1	1	1
Maximum		5	5	5

### Frekuensi dan Persentase

	Ylb1		Ylb2		Ylb3	
	Freq	(%)	Freq	(%)	Freq	(%)
1	13	17,1	17	22,4	3	3,9
2	19	25,0	17	22,4	7	9,2
3	17	22,4	20	26,3	22	28,9
4	17	22,4	16	21,1	25	32,9
5	10	13,2	6	7,9	19	25,1
total	76	100,0	76	100,0	76	100,0

### Penyerapan Tenaga Kerja

#### Statistics

		yptk1	yptk2
N	Valid	76	76
	Missing	0	0
Mean		2,80	2,50
Std. Error of Mean		,124	,150
Median		3,00	2,00
Mode		3	1
Std. Deviation		1,083	1,311
Variance		1,174	1,720
Range		4	4
Minimum		1	1
Maximum		5	5

### Frekuensi dan Persentase

	Yptk1		Yptk2	
	Freq	(%)	Freq	(%)
1	10	13,2	24	31,6
2	20	26,3	15	19,7
3	24	31,6	18	23,7
4	19	25,0	13	17,1
5	3	3,9	6	7,9
total	76	100,0	76	100,0

## Statistik Inferensial

### Implementasi Kebijakan KUR dan Pemberdayaan UMKM

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

Model	Variables Entered	Variables Removed	Method
1	ImpKeb <sup>b</sup>	.	Enter

a. Dependent Variable: Pmbrdy

b. All requested variables entered.

**Correlations**

		Pmbrdy	ImpKeb
Pearson Correlation	Pmbrdy	1,000	,451
	ImpKeb	,451	1,000
Sig. (1-tailed)	Pmbrdy	.	,000
	ImpKeb	,000	.
N	Pmbrdy	76	76
	ImpKeb	76	76

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,451 <sup>a</sup>	,203	,193	8,396

a. Predictors: (Constant), ImpKeb

b. Dependent Variable: Pmbrdy

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1332,527	1	1332,527	18,903	,000 <sup>b</sup>
	Residual	5216,578	74	70,494		
	Total	6549,105	75			

a. Dependent Variable: Pmbrdy

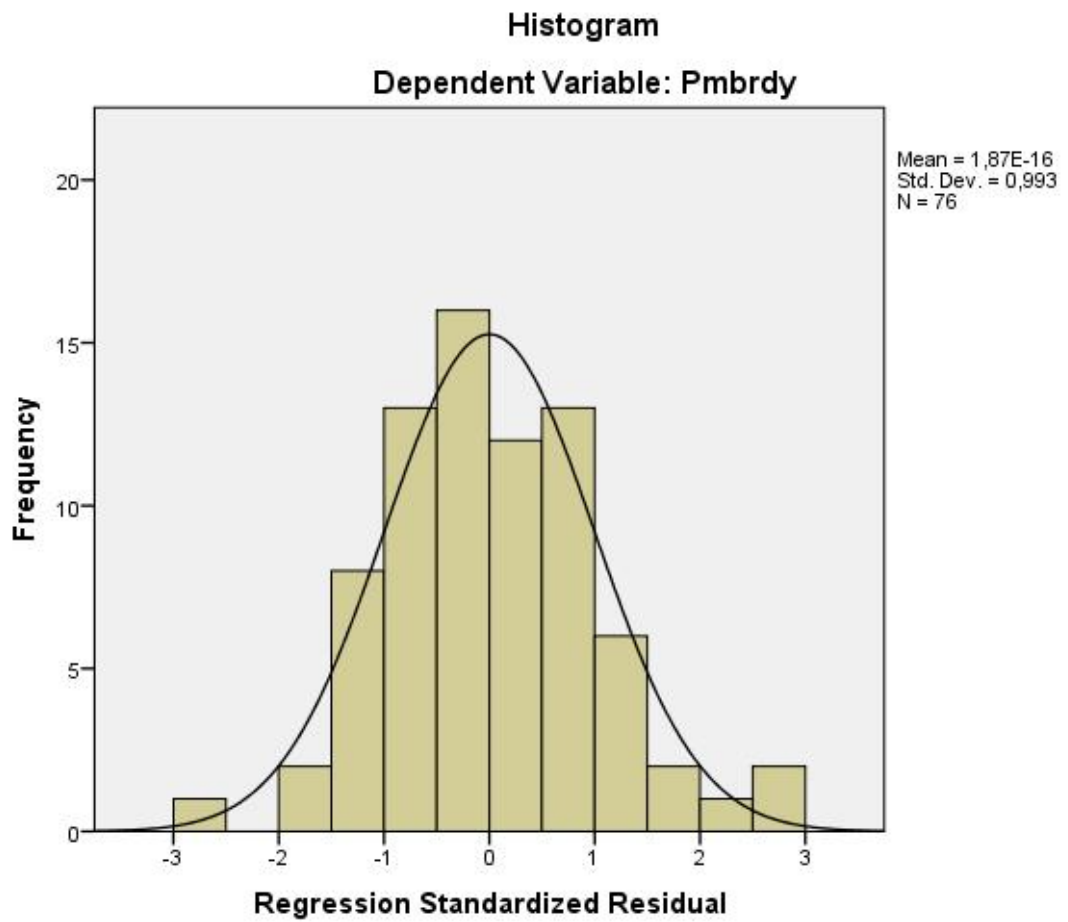
b. Predictors: (Constant), ImpKeb

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11,651	4,927		2,365	,021
	ImpKeb	,345	,079	,451	4,348	,000

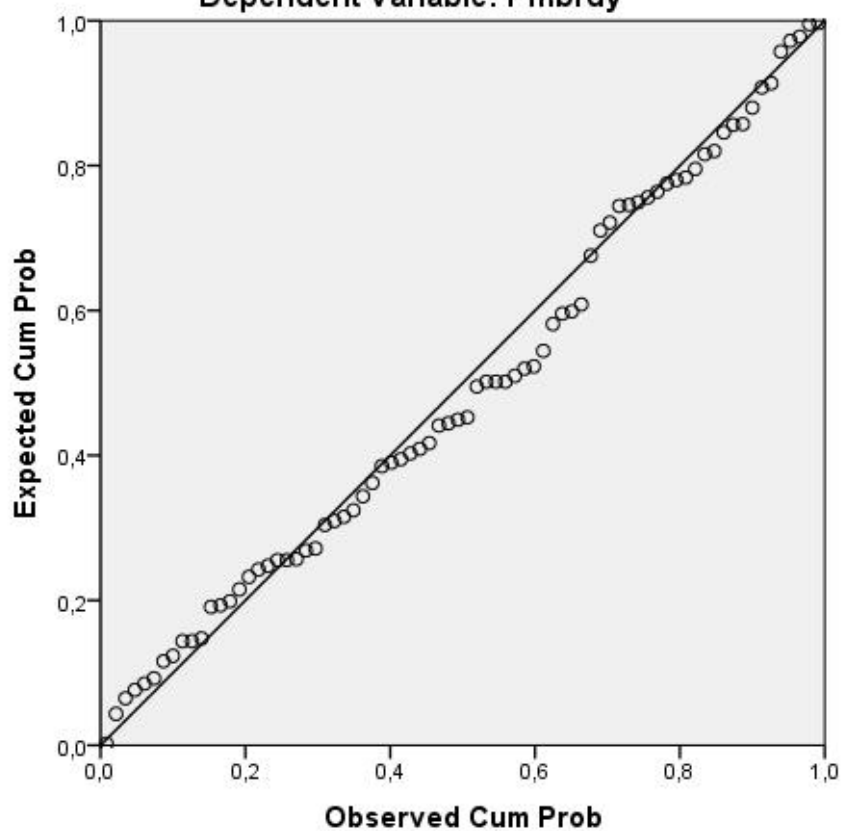
a. Dependent Variable: Pmbrdy

## Charts



### Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Pmbrdy



### Analisis Regresi Faktor Pendidikan dan Pemberdayaan UMKM

#### Descriptive Statistics

	Mean	Std. Deviation	N
Pmbrdy	32,66	9,345	76
Pendidikan	2,86	,860	76

#### Correlations

		Pmbrdy	pendidikan
Pearson Correlation	Pmbrdy	1,000	,311
	pendidikan	,311	1,000
Sig. (1-tailed)	Pmbrdy	.	,003
	pendidikan	,003	.
N	Pmbrdy	76	76
	pendidikan	76	76

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,311 <sup>a</sup>	,097	,084	8,942

a. Predictors: (Constant), pendidikan

b. Dependent Variable: Pmbrdy

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	23,009	3,580		6,427	,000
	pendidikan	3,379	1,201	,311	2,813	,006

a. Dependent Variable: Pmbrdy

### Uji Regresi Latar Belakang Pendidikan UMKM terhadap Pemberdayaan UMKM

**Correlations**

		Pmbrdy	pendidikan
Pearson Correlation	Pmbrdy	1,000	,311
	pendidikan	,311	1,000
Sig. (1-tailed)	Pmbrdy	.	,003
	pendidikan	,003	.
N	Pmbrdy	76	76
	pendidikan	76	76

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,311 <sup>a</sup>	,097	,084	8,942

a. Predictors: (Constant), pendidikan

b. Dependent Variable: Pmbrdy



**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	23,009	3,580		6,427	,000
pendidikan	3,379	1,201	,311	2,813	,006

a. Dependent Variable: Pmbrdy