



LAMPIRAN 1
KUESIONER PENELITIAN

Lampiran

KUESIONER PENELITIAN

Kepada Yth.
Bapak/Ibu

Dengan Hormat,

Bersama ini saya :

Nama : Deasy Fatmawati

Pekerjaan : Mahasiswa S1 Akuntansi UNMUH Ponorogo

Sedang mengadakan penelitian dengan judul Skripsi “Pengaruh Kredit Usaha Rakyat (KUR), Pengetahuan Akuntansi, Dan Penerapan Akuntansi Terhadap Pendapatan Usaha Mikro Kecil Dan Menengah Kecamatan Sambit Kabupaten Ponorogo”.

Untuk keperluan tersebut, saya mohon bantuan Bpk/Ibu atau Saudara/I sebagai pemilik UMKM dengan hormat untuk memberikan jawaban melalui kuesioner ini dengan sebenar-benarnya berdasarkan atas apa yang ada. Semoga partisipasi yang Bpk/ Ibu/ Sdra/ I berikan dapat bermanfaat untuk kepentingan ilmu pengetahuan.

Atas kerjasama dan partisipasi yang diberikan, saya ucapkan terima kasih.

Hormat Saya,

DEASY FATMAWATI

KUESIONER

PENGARUH KREDIT USAHA RAKYAT (KUR), PENGETAHUAN AKUNTANSI DAN PENERAPAN AKUNTANSI TERHADAP PENDAPATAN UMKM KECAMATAN SAMBIT KABUPATEN PONOROGO

Petunjuk Pengisian :

1. Daftar pertanyaan diisi dengan cara memberi tanda checklist (√) pada salah satu alternatif pilihan.
2. Setiap pertanyaan hanya membutuhkan satu jawaban saja.
3. Dimohon Bapak/Ibu/Saudara/i memberikan jawaban yang sejujurnya.
4. Pengisian dibenarkan hanya untuk satu alternatif jawaban yang paling benar.

SS : Sangat Setuju = 5

S : Setuju = 4

N : Netral = 3

TS : Tidak Setuju = 2

STS : Sangat Tidak Setuju = 1

5. Bila ada perubahan jawaban dari jawaban semula, maka jawaban semula cukup diberi tanda silang (X) kemudian diberi tanda checklist (√) pada jawaban pengganti.

Identitas Responden

Nama : _____

Nama usaha : _____

Alamat Usaha : _____

Lama Usaha : _____

Bidang Usaha : _____

Omset perbulan : Rp. 1.000.000 s/d Rp. 5.000.000
 Rp. 6.000.000 s/d Rp. 15.000.000
 Rp. 16.00.000 s/d Rp. 25.000.000
 >Rp. 30.000.000

Jenis kelamin : Wanita Pria

Usia : Kurang dari 25 tahun 25-34 tahun
 35-44 tahun 45 tahun ke atas

Jenjang pendidikan : SD SMP SMA Lainnya

1. Apakah dalam usaha, Anda sudah melakukan pencatatan sesuai dengan standar akuntansi ?

sudah Belum

2. Apakah dalam menjalankan usaha, Anda memperoleh modal / tambahan modal dari KUR?

Ya Tidak

A. Kredit Usaha Rakyat (KUR)

| No. | Pernyataan | SS | S | N | TS | STS |
|-----|---|----|---|---|----|-----|
| 1. | Pinjaman KUR digunakan untuk membeli peralatan agar menjadi lebih lengkap, sehingga dapat mempermudah usaha Anda. | | | | | |
| 2. | Pinjaman KUR digunakan untuk memperluas kapasitas usaha. | | | | | |
| 3. | Pinjaman yang diberikan sangat bermanfaat untuk perkembangan usaha saya. | | | | | |
| 4. | Nasabah memiliki cukup modal untuk membayar angsuran kredit kepada bank | | | | | |
| 5. | Jangka waktu pinjaman yang diberikan tergolong lama sehingga meringankan pembayaran cicilan. | | | | | |
| 6. | Beban bunga KUR tergolong rendah dan tidak memberatkan nasabah | | | | | |

Sumber : Riawan & Kusnawan, 2018.

B. Pengetahuan Akuntansi

| No. | Pernyataan | SS | S | N | TS | STS |
|-----|---|----|---|---|----|-----|
| 1. | Anda mengetahui pengertian dan fungsi dari penjurnalan. | | | | | |
| 2. | Anda mengetahui akun-akun yang berubah dari penjurnalan. | | | | | |
| 3. | Anda mengetahui mekanisme debit dan kredit pada proses penjurnalan. | | | | | |

| | | | | | | |
|-----|---|--|--|--|--|--|
| 4. | Anda mengetahui pengertian dan fungsi dari buku besar. | | | | | |
| 5. | Anda mengetahui akun apa saja yang ada di dalam buku besar. | | | | | |
| 6. | Anda mengetahui penghitungan saldo (selisih sisi debit dan sisi kredit) pada tiap-tiap akun dalam buku besar. | | | | | |
| 7. | Anda mengetahui pengertian dan fungsi dari neracasaldo. usaha. | | | | | |
| 8. | Anda mengetahui unsur-unsur neraca saldo yang terdiri dari aset, utang dan ekuitas. | | | | | |
| 9. | Anda mengetahui pengertian dan fungsi dari jurnal penyesuaian. | | | | | |
| 10. | Anda mengetahui akun-akun apa saja yang memerlukan jurnal penyesuaian. | | | | | |
| 11. | Anda mengetahui sistem dan prosedur penyusunan laporan laba rugi | | | | | |
| 12. | Anda mengetahui sistem dan prosedur penyusunan perubahan ekuitas | | | | | |
| 13. | Anda mengetahui sistem dan prosedur penyusunan laporan arus kas | | | | | |
| 14. | Anda mengetahui sistem dan prosedur penyusunan neraca | | | | | |
| 15. | Anda mengetahui sistem dan prosedur penyusunan catatan laporan keuangan | | | | | |

Sumber : Lohanda, 2017.

C. Penerapan Akuntansi

| No. | Pernyataan | SS | S | N | TS | STS |
|-----|--|----|---|---|----|-----|
| 1. | Anda mencatat semua transaksi pembelian berkaitan dengan usaha Anda. | | | | | |
| 2. | Anda perlu mencatat setiap pendapatan berkaitan dengan usaha Anda. | | | | | |
| 3. | Perlu untuk mencatat piutang yang Anda berikan kepada pelanggan. | | | | | |
| 4. | Perlu untuk mencatat utang yang Anda pinjam dari pemberi pinjaman / kreditur. | | | | | |
| 5. | Perlu untuk mencatat setiap pemasukan (omset) dari hasil penjualan setiap harinya. | | | | | |

| | | | | | | |
|-----|--|--|--|--|--|--|
| 6. | Mencatat pemasukan (omset) dari hasil penjualan cukup dilakukan sekaligus pada akhir bulan saja. | | | | | |
| 7. | Anda mencatat biaya operasional usaha Anda. | | | | | |
| 8. | Dari pencatatan, dapat diketahui perbedaan laba (omset) dari usaha setiap bulannya. | | | | | |
| 9. | Pengeluaran usaha penting untuk dicatat. | | | | | |
| 10. | Anda telah membuat laporan keuangan atas usaha Anda. | | | | | |
| 11. | Anda telah membuat laporan Laba / Rugi atas usaha Anda. | | | | | |

Sumber : Elisabeth & Paskah, 2012

D. Pendapatan

| No. | Pernyataan | SS | S | N | TS | STS |
|-----|---|----|---|---|----|-----|
| 1. | Setelah menerima Kredit Usaha Rakyat dari bank, omset penjualan dari usaha Anda meningkat setiap bulannya. | | | | | |
| 2. | Setelah menerima Kredit Usaha Rakyat dari bank, tingkat pendapatan laba usaha Anda meningkat. | | | | | |
| 3. | Anda selalu menargetkan omset penjualan untuk usaha Anda. | | | | | |
| 4. | Menurut Anda laba usaha yang Anda dapatkan tergolong besar setelah meminjam KUR. | | | | | |
| 5. | Anda merasa tidak terbebani dengan pembayaran angsuran tiap bulannya dengan bunga / margin yang ditetapkan oleh bank. | | | | | |
| 6. | Dari pencatatan akuntansi yang dilakukan, saya dapat mengetahui perbedaan laba (omset) dari usaha setiap bulannya. | | | | | |
| 7. | Pencatatan dapat membantu meningkatkan pendapatan (omset) dari usaha. | | | | | |
| | Penerapan akuntansi memberikan informasi pendapatan (omset) yang diperoleh. | | | | | |

Sumber : Artiningrum, 2016.



LAMPIRAN 2
SURAT IJIN PENELITIAN



UNIVERSITAS MUHAMMADIYAH PONOROGO
FAKULTAS EKONOMI

Jl. Budi Utomo No. 10 Ponorogo 63471 Jawa Timur Indonesia
Telp (0352) 481124, Fax. (0352) 461796, e-mail : akademik@umpo.ac.id Website : www.umpo.ac.id
Akreditasi Institusi oleh BAN-PT = B
(SK Nomor 169/SK/Akred/PT/IV/2015)

Nomor : 1640/IV.4/PN/2019
Hal : Permohonan Ijin Penelitian

18 Desember 2019

Kepada :
Yth. Kepala Badan Kesatuan Bangsa dan Politik Kabupaten Ponorogo
Jln. Aloon – Aloon Utara No.06, Mangkujayan, Kec.Ponorogo

Assalaamualaikum Wr. Wb.

Yang bertanda tangan di bawah ini :

Nama : SLAMET SANTOSO, SE, M.Si
NIK : 19701016 199904 12
Jabatan : Wakil Dekan Fakultas Ekonomi

Menerangkan bahwa mahasiswa :

Nama : DEASY FATMAWATI
NIM : 16441268
Semester : VII
Jurusan : Akuntansi S-1
No. HP : 082235970047
Lokasi/Objek : Perdakum Kabupaten Ponorogo
Lama Penelitian : 3 Bulan
Bidang : UMKM
Judul Skripsi : Pengaruh KUR, Penerapan Pengetahuan Akuntanasi, dan Penerapan Akuntansi terhadap Pendapata UMKM Kabupaten Ponorogo

Nama tersebut adalah benar-benar mahasiswa Fakultas Ekonomi Universitas Muhammadiyah Ponorogo. Dalam hal ini mohon diberi kesempatan untuk mengadakan penelitian pada Instansi/Perusahaan yang saudara Pimpin guna melaksanakan tugas skripsi.

Demikian atas perhatian dan kerjasamanya, kami sampaikan terima kasih.

Wassalaamualaikum Wr. Wb.

Wakil Dekan,

SLAMET SANTOSO, SE, M.Si
NIK 19701016 199904 12



LAMPIRAN 3
DAFTAR SAMPEL PENELITIAN

Data Sampel Penelitian

DINAS PERDAGANGAN KOPERASI DAN USAHA MIKRO KABUPATEN PONOROGO
TAHUN 2020

DESA :

SAMBIT

| NO | NAMA PERUSAHAAN | ALAMAT | DESA | Nama Pengusaha | BADAN HUKUM USAHA | TAHUN MULAI BEROPE RASI | KEGIATAN UTAMA PERUSAHAAN / USAHA | PELAYANA N KOPERASI, BANK DAN KEMITRAA N | SKALA U SAHA | Penjualan /bulan (Rp) | Memanaft kan KUR | Keterangan |
|----|----------------------|---------------------------|----------|-------------------|-------------------|-------------------------|-----------------------------------|--|--------------|-----------------------|------------------|------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 1 | - | Dkh. KAMBANGREJO RT 01/02 | BEDINGIN | GUMUN | 7 | 2011 | PRODUKSI BATU MERAH | 2 | 1 | 6.000.000 | 1 | SAMPEL |
| 2 | - | Dkh. KAMBANGREJO RT 01/02 | BEDINGIN | MISRAJI | 7 | 2014 | MEBEL | 2 | 2 | 30.000.000 | 1 | SAMPEL |
| 3 | - | Dkh. KAMBANGREJO RT 03/02 | BEDINGIN | MUSLIMIN | 7 | 2004 | PRODUKSI BATU MERAH | 2 | 2 | 10.000.000 | 1 | SAMPEL |
| 4 | BENGKEL MOTOR SANI | Dkh. GLAGAHAR RT 01/03 | MAGUWAN | ALIP MUSANI | 7 | 2011 | BENGKEL MOTOR | 2 | 1 | 6.000.000 | 1 | SAMPEL |
| 5 | MONGGO MAMPIR | Dkh. GLAGAHAR RT 01/04 | MAGUWAN | JEMARIN | 7 | 2009 | TOKO MATERIAL BANGUNAN | 2 | 3 | 50.000.000 | 1 | SAMPEL |
| 6 | | Dkh. GLAGAHAR RT 01/03 | MAGUWAN | SUJADI | 7 | 2007 | PRODUKSI SANGKAR BURUNG | 2 | 2 | 15.000.000 | 1 | SAMPEL |
| 7 | | Dkh. GLAGAHAR RT 02/01 | MAGUWAN | HERY | 7 | 2007 | BENGKEL MOTOR | 2 | 1 | 3.000.000 | 1 | SAMPEL |
| 8 | | Dkh. GLAGAHAR RT 01/03 | MAGUWAN | KATENO | 7 | 2006 | TOKO PERTANIAN | 2 | 2 | 10.000.000 | 1 | SAMPEL |
| 9 | | Dkh. GLAGAHAR RT 01/02 | MAGUWAN | GURUH SUBAGIO | 7 | 2008 | MRANCANG | 2 | 1 | 5.000.000 | 1 | SAMPEL |
| 10 | KOPI BUBUK CAP GAJAH | Dkh. BANYUGONG RT 02/01 | MAGUWAN | MARMINTO | 7 | 2004 | PRODUKSI KOPI BUBUK | 2 | 3 | 50.000.000 | 1 | SAMPEL |
| 11 | | Dkh. KRAJAN RT 01/01 | MAGUWAN | SURATIN | 7 | 1998 | PRODUKSI TEMPE | 2 | 1 | 6.500.000 | 1 | SAMPEL |
| 12 | | Dkh. KRAJAN RT 01/01 | MAGUWAN | ENDAH DWI LESTARI | 7 | 2012 | MRANCANG | 2 | 1 | 2.500.000 | 1 | SAMPEL |

| | | | | | | | | | | | | |
|----|---------------------|----------------------------|------------|---------------|----|------|---------------------------|---|---|------------|---|--------|
| 13 | BENGKEL BOWO | Dkh. TAMANSARI RT 02/01 | SAMBIT | MUKTI WIBOWO | 7 | 2012 | BENGKEL SEPEDA MOBIL | 2 | 2 | 35.000.000 | 1 | SAMPEL |
| 14 | | Dkh. TAMANSARI RT 01/01 | SAMBIT | HERY PURWANTO | 7 | 2010 | SERVICE DINAMO | 2 | 1 | 5.000.000 | 1 | SAMPEL |
| 15 | | Dkh. TAMANSARI RT 02/03 | SAMBIT | SAGAD | 7 | 2003 | PARASI SEPEDA | 2 | 1 | 1.000.000 | 1 | SAMPEL |
| 16 | BENGKEL ANTO | Dkh. TAMANSARI RT 03/03 | SAMBIT | YUNianto | 7 | 2009 | BENGKEL SEPEDA MOTOR | 2 | 1 | 3.000.000 | 1 | SAMPEL |
| 17 | | Dkh. SAMBIT WETAN RT 01/01 | SAMBIT | SUYATO | 7 | 2005 | PRODUKSI KACANG OVEN | 2 | 2 | 10.000.000 | 1 | SAMPEL |
| 18 | Tempe kripiK Mirasa | Dkh. POGAG RT 01 / 01 | BESUKI | KATEMI | 7 | 1996 | INDUSTRI TEMPE KRIPIK | 2 | 1 | 4.000.000 | 1 | SAMPEL |
| 19 | | Dkh. BESUKI RT 01/02 | BESUKI | GUTI | 7 | 2002 | INDUSTRI ROTI WIJEN | 2 | 1 | 3.000.000 | 1 | SAMPEL |
| 20 | | Dkh. BESUKI RT 02/01 | BESUKI | JEMATIN | 7 | 2000 | INDUSTRI TEMPE KERIPIK | 2 | 1 | 3.000.000 | 1 | SAMPEL |
| 21 | | Dkh. NGADINOYO RT 01/02 | BESUKI | MISNAN SUKIN | 7 | 2010 | BENGKEL MOTOR | 2 | 1 | 4.000.000 | 1 | SAMPEL |
| 22 | | Dkh. NGADINOYO RT 01/02 | BESUKI | SUTINI | 7 | 2013 | KELONTONG | 2 | 1 | 2.000.000 | 1 | SAMPEL |
| 23 | | Dkh. NGADINOYO RT 01/02 | BESUKI | GENTUR P | 7 | 2015 | TOKO BUAH | 2 | 1 | 5.000.000 | 1 | SAMPEL |
| 24 | - | Dkh. SANAN RT 02/03 | NGADISANAN | M. ARIFIN | 7 | 2011 | JASA TUKANG LAS | 2 | 1 | 7.000.000 | 1 | SAMPEL |
| 25 | - | Dkh. GANGIN RT 03/01 | NGADISANAN | ARIF SUTOPO | 7 | 2016 | MRANCANG | 2 | 1 | 1.000.000 | 1 | SAMPEL |
| 26 | - | Dkh. SANAN RT 02/03 | NGADISANAN | SLAMET W | 7 | 2013 | MRANCANG | 2 | 1 | 1.500.000 | 1 | SAMPEL |
| 27 | - | Dkh. SANAN RT 01/03 | NGADISANAN | BUDI | 7 | 2014 | PRODUKSI BETON | 2 | 2 | 35.000.000 | 1 | SAMPEL |
| 28 | - | Dkh. SANAN RT 03/03 | NGADISANAN | AGUS | 7 | 2009 | JASA TUKANG LAS | 2 | 2 | 10.000.000 | 1 | SAMPEL |
| 29 | - | Dkh. SANAN RT 01/02 | NGADISANAN | SABINGAN | 77 | 2009 | INDUSTRI GENTENG | 2 | 2 | 10.000.000 | 1 | SAMPEL |
| 30 | - | Dkh. BANYON RT 01/01 | NGLEWAN | HARTATIK | 7 | 2007 | PRODUKSI TEMPE KRIPIK | 2 | 1 | 4.000.000 | 1 | SAMPEL |
| 31 | - | Dkh. BANYON RT 01/02 | NGLEWAN | LASUDI | 7 | 2008 | PRODUKSI BATU-BATA | 2 | 1 | 1.000.000 | 1 | SAMPEL |
| 32 | - | Dkh. BANYON RT 03/01 | NGLEWAN | SLAMET | 7 | 2013 | PRODUKSI BATU-BATA | 2 | 1 | 1.500.000 | 1 | SAMPEL |
| 33 | | Dkh. Asem katek 1 rt 02/01 | BANGSALAN | YASINI | 7 | 1997 | PRODUKSI TAHU | 2 | 1 | 8.000.000 | 1 | SAMPEL |
| 34 | | Dkh. Asem katek 1 rt 03/02 | BANGSALAN | SUNARYO | 7 | 2006 | PRODUKSI MAESAN DAN BETON | 2 | 2 | 25.000.000 | 1 | SAMPEL |
| 35 | | Dkh. Asem katek 1 rt 02/02 | BANGSALAN | WIWIN S | 7 | 2012 | PRODUKSI TAS PLASTIK | 2 | 1 | 3.000.000 | 1 | SAMPEL |

| | | | | | | | | | | | | |
|----|------------------------|----------------------------|-----------|-------------------|---|------|---------------------------------|---|---|------------|---|--------|
| 36 | ROTI ARAK KELING | Dkh. Asem katek 2 rt 03/01 | BANGSALAN | SIHMI | 7 | 2000 | PRODUKSI ROTI BASAH | 2 | 1 | 3.000.000 | 1 | SAMPEL |
| 37 | | Dkh. Asem katek 2 rt 02/01 | BANGSALAN | TENAN | 7 | 2007 | PERTERNAKAN AYAM RAS PETELUR | 2 | 2 | 10.000.000 | 1 | SAMPEL |
| 38 | | Dkh. KEMUNING RT 01/01 | KEMUNING | ERIK DRIA TAMA | 7 | 2009 | BENKEL MOBIL | 2 | 2 | 10.000.000 | 1 | SAMPEL |
| 39 | | Dkh. KEMUNING RT 02/01 | KEMUNING | DWI MAHMUDI | 7 | 2012 | KONTER HP & MRANCANG | 2 | 1 | 3.000.000 | 1 | SAMPEL |
| 40 | | Dkh. JOGAWANGSAN RT 01/01 | KEMUNING | NANIK | 7 | 2014 | TOKO KONTER | 2 | 1 | 2.000.000 | 1 | SAMPEL |
| 41 | | Dkh. JOGAWANGSAN RT 02/01 | KEMUNING | H. KADIRON | 7 | 2011 | PEDAGANG GERABAH | 2 | 1 | 6.000.000 | 1 | SAMPEL |
| 42 | | Dkh. JOGAWANGSAN RT 02/02 | KEMUNING | KADENUN | 7 | 1995 | PABRIK TAHU | 2 | 1 | 7.000.000 | 1 | SAMPEL |
| 43 | | Dkh. PUTUKREJO RT 02/01 | WILANGAN | SUGITO | 7 | 2005 | PRODUKSI KUE KERING SATU | 2 | 1 | 3.500.000 | 1 | SAMPEL |
| 44 | | Dkh. PUTUKREJO RT 03/01 | WILANGAN | SUPRAPTO | 7 | 2015 | MRANCANG | 2 | 1 | 2.000.000 | 1 | SAMPEL |
| 45 | | Dkh. PUTUKREJO RT 02/02 | WILANGAN | WAWAN S | 7 | 2011 | MRANCANG | 2 | 1 | 3.000.000 | 1 | SAMPEL |
| 46 | | Dkh. PUTUKREJO RT 03/02 | WILANGAN | ISMUN | 7 | 2001 | PABRIK TAHU | 2 | 2 | 10.000.000 | 1 | SAMPEL |
| 47 | TOKO OLY RIZKY | Dkh. NGELU RT 02/02 | BANCANGAN | ANJAR PRASETOWATI | 7 | 2007 | TOKO OLY | 2 | 1 | 4.500.000 | 1 | SAMPEL |
| 48 | | Dkh. TENGGER RT 01/02 | BANCANGAN | SETIAWAN | 7 | 2013 | BENKEL MOBIL | 2 | 1 | 9.000.000 | 1 | SAMPEL |
| 49 | WARUNG MAKAN SEDERHANA | Dkh. TANJUNG RT 01/02 | BANCANGAN | SUNARTI | 7 | 2009 | WARUNG MAKAN | 2 | 1 | 7.500.000 | 1 | SAMPEL |
| 50 | UD JAYA ABADI | Dkh. TENGGER RT 02/02 | BANCANGAN | HANDOKO | 7 | 2015 | LAS LISTRIK | 2 | 2 | 18.500.000 | 1 | SAMPEL |
| 51 | | Dkh. TENGGER RT 02/02 | BANCANGAN | MUJIATUN | 7 | 2014 | PRODUKSI KUE KERING | 2 | 1 | 3.500.000 | 1 | SAMPEL |
| 52 | | Dkh. BULU 1 RT 02/01 | BULU | LESTARI | 7 | 2011 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 4.000.000 | 1 | SAMPEL |
| 53 | | Dkh. BULU 1 RT 01/01 | BULU | SARMI | 7 | 2010 | PRODUKSI (TEMPE) | 2 | 1 | 3.500.000 | 1 | SAMPEL |
| 54 | | Dkh. BULU 1 RT 01/02 | BULU | ANIS NURIANA | 7 | 2011 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 6.500.000 | 1 | SAMPEL |

| | | | | | | | | | | | | |
|----|-----------------|-----------------------------|-----------|----------------|---|------|---------------------------------|---|---|------------|---|--------|
| 55 | | Dkh. BULU 1 RT 01/02 | BULU | SITI MUNAWAROH | 7 | 2010 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 5.500.000 | 1 | SAMPEL |
| 56 | | Dkh. KEBATAN 2 RT 01/01 | CAMPUREJO | AHMAD PRIBADI | 7 | 2013 | PRODUKSI BETON | 2 | 2 | 25.000.000 | 1 | SAMPEL |
| 57 | | Dkh. MBIBIS 1 RT 02/02 | CAMPUREJO | PANTES | 7 | 2014 | MAKANAN RINGAN | 2 | 1 | 3.500.000 | 1 | SAMPEL |
| 58 | | Dkh. KEBATAN 1 RT 04/02 | CAMPUREJO | SUTEJO | 7 | 2010 | BENKEL MOBIL | 2 | 2 | 10.500.000 | 1 | SAMPEL |
| 59 | | Dkh. MBIBIS 2 RT 08/02 | CAMPUREJO | SLAMET | 7 | 2016 | BENKEL MOTOR | 2 | 1 | 1.150.000 | 1 | SAMPEL |
| 60 | KUSUMA JAYA 2 | Dkh. KEBATAN 2 RT 04/02 | CAMPUREJO | EKO HARNOWO | 7 | 2011 | TOKO PAKAIAN | 2 | 1 | 3.000.000 | 1 | SAMPEL |
| 61 | TOKO PUPUK JAGO | Dkh. KEBATAN 1 RT 04/02 | CAMPUREJO | TRISUNAI | 7 | 2007 | TOKO PUPUK | 2 | 1 | 8.000.000 | 1 | SAMPEL |
| 62 | SUBUR MAKMUR | Dkh. MBIBIS 1 RT 06/02 | CAMPUREJO | SUPRIYADI | 7 | 2003 | KELONTONG | 2 | 1 | 2.500.000 | 1 | SAMPEL |
| 63 | - | Dkh. KEBATAN 1 RT 02/01 | CAMPUREJO | HANDOKO | 7 | 2017 | PRODUKSI PINTU / PAGAR | 2 | 2 | 25.000.000 | 1 | SAMPEL |
| 64 | KARYA MANDIRI | Dkh. KEBATAN 1 RT 01/04 | CAMPUREJO | DIMAS BENARSO | 7 | 2015 | PRODUKSI BETON | 2 | 3 | 75.000.000 | 1 | SAMPEL |
| 65 | - | Dkh. Tamansari RT 02/03 | SAMBIT | RUBUT SANTOSO | 8 | 2011 | BENKEL SEPEDA MOTTOR | 2 | 1 | 5.000.000 | 1 | SAMPEL |
| 66 | - | Dkh. SAMBIT WETAN RT01/02 | SAMBIT | NURJANAH | 8 | 2008 | PEDAGANG RUJAK PETIS | 2 | 1 | 750.000 | 1 | SAMPEL |
| 67 | - | Dkh.PACAR RT02/01 | BESUKI | DASRIYAH | 8 | 2013 | KELONTONG | 2 | 1 | 3.000.000 | 1 | SAMPEL |
| 68 | - | Dkh. Asem kretek 1 RT 02/02 | BANGSALAN | SURIP | 8 | 2011 | JUAL BELI KELAPA | 2 | 1 | 15.000.000 | 1 | SAMPEL |
| 69 | - | Dkh. Asem kretek 2 RT 02/01 | BANGSALAN | Blungkrah | 8 | 2010 | JUAL BELI KELAPA | 2 | 1 | 7.500.000 | 1 | SAMPEL |
| 70 | - | Dkh. Asem kretek 2 RT 03/02 | BANGSALAN | KATENO | 8 | 1998 | PRODUKSI LEMPENG | 2 | 1 | 4.500.000 | 1 | SAMPEL |
| 71 | - | Dkh. Kemuning RT 02/01 | KEMUNING | TURMAN | 8 | 2005 | PETERNAKAN KAMBING | 2 | 1 | 25.000.000 | 1 | SAMPEL |
| 72 | - | Dkh. Kemuning RT 02/01 | KEMUNING | MARKUMI | 8 | 2003 | PEDAGANG GERABAH | 2 | 1 | 3.000.000 | 1 | SAMPEL |
| 73 | - | Dkh. Wilangan RT 01/01 | WILANGAN | M.SUJUJUD | 8 | 2014 | MRANCANG | 2 | 1 | 2.500.000 | 1 | SAMPEL |
| 74 | - | Dkh. K.REJO RT 04/02 | BEDINGIN | JEMINTUN | 8 | 1998 | PRODUKSI TEMPE | 2 | 1 | 5.500.000 | 0 | - |
| 75 | - | Dkh. K.REJO RT 02/01 | BEDINGIN | WINARSIH | 8 | 2000 | PRODUKSI TEMPE | 2 | 1 | 4.500.000 | 0 | - |
| 76 | - | Dkh. K.REJO RT 01/02 | BEDINGIN | MISRAJI | 8 | 2014 | MEBEL | 2 | 2 | 30.000.000 | 0 | - |

| | | | | | | | | | | | | |
|----|----|-------------------------|------------|-----------------|---|------|---------------------|---|---|-----------|---|---|
| 77 | -- | Dkh. KRAJAN RT 03/01 | MAGUWAN | SUMADI | 8 | 2005 | MRANCANG | 2 | 1 | 5.000.000 | 0 | - |
| 78 | -- | Dkh. GLAGAHAR RT 01/03 | MAGUWAN | KATENO | 8 | 2006 | MRANCANG | 2 | 1 | 3.000.000 | 0 | - |
| 79 | -- | Dkh. TAMANSARI RT 02/01 | SAMBIT | IMAM ROMPONI | 8 | 2001 | PENJUAL EMPON2 | 2 | 1 | 3.000.000 | 0 | - |
| 80 | - | Dkh. POGAG RT 01 / 01 | BESUKI | LILIS ORBIYANTI | 8 | 2008 | KELONTONG | 2 | 1 | 2.000.000 | 0 | - |
| 81 | - | Dkh. POGAG RT 01 / 02 | BESUKI | WIWIK | 8 | 2011 | KELONTONG | 2 | 1 | 2.500.000 | 0 | - |
| 82 | - | Dkh. PACAR RT 01/02 | BESUKI | SUSI | 8 | 2013 | KELONTONG | 2 | 1 | 3.000.000 | 0 | - |
| 83 | - | Dkh. NGADINOYO RT 01/02 | BESUKI | KADIM | 8 | 2010 | KELONTONG | 2 | 1 | 2.000.000 | 0 | - |
| 84 | - | Dkh. NGADINOYO RT 02/01 | BESUKI | SUPI | 8 | - | KELONTONG | - | 1 | 1.500.000 | 0 | - |
| 85 | - | Dkh. SANAN RT 03/01 | NGADISANAN | KATENGIN | 8 | 2004 | PRODUKSI BATU MERAH | 2 | 1 | 8.000.000 | 0 | - |
| 86 | - | Dkh. BANYON RT 01/01 | NGLEWAN | JUARI | 8 | 2001 | PRODUKSI BATU-BATA | 2 | 1 | 1.000.000 | 0 | - |
| 87 | - | Dkh. BANYON RT 01/01 | NGLEWAN | TUKIMUN | 8 | 1999 | PRODUKSI BATU-BATA | 2 | 1 | 1.500.000 | 0 | - |
| 88 | - | Dkh. BANYON RT 01/01 | NGLEWAN | TUKIMUN | 8 | 2010 | PRODUKSI BATU-BATA | 2 | 1 | 1.000.000 | 0 | - |
| 89 | -- | Dkh. BANYON RT 02/01 | NGLEWAN | ALI | 8 | 2010 | PRODUKSI BATU-BATA | 2 | 1 | 1.000.000 | 0 | - |
| 90 | -- | Dkh. BANYON RT 03/01 | NGLEWAN | SIRUS | 8 | - | PRODUKSI BATU-BATA | 2 | 1 | 1.500.000 | 0 | - |
| 91 | -- | Dkh. BANYON RT 01/02 | NGLEWAN | HARIADI | 8 | 2010 | PRODUKSI BATU-BATA | 2 | 1 | 1.000.000 | 0 | - |
| 92 | -- | Dkh. BANYON RT 01/02 | NGLEWAN | LASUDI | 8 | 2008 | PRODUKSI BATU-BATA | 2 | 1 | 1.000.000 | 0 | - |
| 93 | - | Dkh. BANYON RT 01/02 | NGLEWAN | SABAR A.R | 8 | - | PRODUKSI BATU-BATA | 2 | 1 | 2.500.000 | 0 | - |
| 94 | -- | Dkh. BANYON RT 01/02 | NGLEWAN | SOIMAN | 8 | 2005 | PRODUKSI BATU-BATA | 2 | 1 | 1.250.000 | 0 | - |
| 95 | -- | Dkh. BANYON RT 01/02 | NGLEWAN | AGUS | 8 | 2013 | PRODUKSI BATU-BATA | 2 | 1 | 1.500.000 | 0 | - |

| | | | | | | | | | | | | |
|-----|----|----------------------------|-----------|----------------|---|------|---------------------------------|---|---|-----------|---|---|
| 96 | -- | Dkh. BANYON RT 01/02 | NGLEWAN | MOH. SAREH | 8 | - | PRODUKSI BATU-BATA | 2 | 1 | 800.000 | 0 | - |
| 97 | -- | Dkh. BANYON RT 02/02 | NGLEWAN | BIBIT SUPRIONO | 8 | 2011 | PRODUKSI BATU-BATA | 2 | 1 | 1.750.000 | 0 | - |
| 98 | -- | Dkh. BANYON RT 02/02 | NGLEWAN | NASRUDIN | 8 | 2009 | PRODUKSI BATU-BATA | - | 1 | 2.000.000 | 0 | - |
| 99 | - | Dkh. Asem katek 1 rt 01/02 | BANGSALAN | TUGIRAN | 8 | 2010 | BENGKEL | 2 | 1 | 7.000.000 | 0 | - |
| 100 | - | Dkh. Asem katek 1 rt 01/02 | BANGSALAN | SUWITO | 8 | 2012 | BENGKEL MOBIL | 2 | 1 | 5.000.000 | 0 | - |
| 101 | - | Dkh. Asem katek 1 rt 01/01 | BANGSALAN | MISRADI | 8 | 2015 | MIE AYAM DAN BAKSO | 2 | 1 | 1.000.000 | 0 | - |
| 102 | - | Dkh. Asem katek 2 rt 01/01 | BANGSALAN | PUJI PURWANTO | 8 | 2016 | MRANCANG | 2 | 1 | 1.500.000 | 0 | - |
| 103 | - | Dkh. Bangsalan rt 01/01 | BANGSALAN | BONUN | 8 | 2000 | MRANCANG | 2 | 1 | 1.000.000 | 0 | - |
| 104 | - | Dkh. Bangsalan rt 01/01 | BANGSALAN | SUNARTO | 8 | 2012 | MRANCANG | 2 | 1 | 1.500.000 | 0 | - |
| 105 | - | Dkh. Asem katek 2 rt 02/01 | BANGSALAN | BLUNGKRAH | 8 | 2010 | JUAL BELI KELAPA | 2 | 1 | 7.500.000 | 0 | - |
| 106 | - | Dkh. Asem katek 2 rt 02/01 | BANGSALAN | MURTAJI | 8 | 2007 | SATE GULE KAMBING | 2 | 1 | 3.000.000 | 0 | - |
| 107 | -- | Dkh. Asem katek 2 rt 02/01 | BANGSALAN | DJAENURI | 8 | 2011 | WARUNG LESEHAN | 2 | 1 | 1.500.000 | 0 | - |
| 108 | - | Dkh. Asem katek 2 rt 02/01 | BANGSALAN | NASRI | 8 | 2009 | JUAL DAGING AYAM | 2 | 1 | 1.000.000 | 0 | - |
| 109 | - | Dkh. Asem katek 2 rt 02/01 | BANGSALAN | SANIMAN | 8 | 2008 | MRANCANG | 2 | 1 | 1.500.000 | 0 | - |
| 110 | - | Dkh. Asem katek 2 rt 03/01 | BANGSALAN | DARMANU | 8 | 2009 | FOTO COPY | | 1 | 3.500.000 | 0 | - |
| 111 | - | Dkh. Asem katek 2 rt 03/01 | BANGSALAN | SIHMI | 8 | 2000 | PRODUKSI ROTI BASAH | 2 | 1 | 3.000.000 | 0 | - |
| 112 | - | Dkh. KEMUNING RT 03/01 | KEMUNING | TUMINI | 8 | 2008 | WARUNG MAKAN | 2 | 1 | 1.500.000 | 0 | - |
| 113 | - | Dkh. KEMUNING RT 03/01 | KEMUNING | MONAH | 8 | 2014 | WARUNG MAKAN | 2 | 1 | 3.000.000 | 0 | - |
| 114 | - | Dkh. BULU 1 RT 01/02 | BULU | SUNARTI | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 5.750.000 | 0 | - |

| | | | | | | | | | | | | |
|-----|--------------|------------------------|-----------|-----------------|---|------|---------------------------------|---|---|------------|---|---|
| 115 | - | Dkh. BULU 1 RT 01/02 | BULU | SUNARTI | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 4.250.000 | 0 | - |
| 116 | - | Dkh. BULU 1 RT 01/02 | BULU | ANIS NURIANA | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 6.500.000 | 0 | - |
| 117 | - | Dkh. BULU 1 RT 01/02 | BULU | SITI MUNAWAROH | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 5.500.000 | 0 | - |
| 118 | - | Dkh. MBIBIS 1 RT 02/06 | CAMPUREJO | GUNUNG | 8 | | PRODUKSI KERUPUK PULI | 2 | 1 | 5.000.000 | 0 | - |
| 119 | - | Dkh. WILANGAN RT 03/01 | WILANGAN | SARJO | | 2011 | MRANCANG | 2 | 1 | 2.000.000 | 0 | - |
| 120 | - | Dkh. WILANGAN RT 02/01 | WILANGAN | SUNARSIH | | 2009 | MRANCANG | 2 | 1 | 1.500.000 | 0 | - |
| 121 | - | Dkh. WILANGAN RT 02/02 | WILANGAN | USMAN | | 2014 | MRANCANG | 2 | 1 | 1.000.000 | 0 | - |
| 122 | - | Dkh. WILANGAN RT 02/02 | WILANGAN | WANDRA | | 2014 | MRANCANG | 2 | 1 | 1.500.000 | 0 | - |
| 123 | - | Dkh. WILANGAN RT 01/01 | WILANGAN | M. SUJUD | | 2013 | MRANCANG | 2 | 1 | 2.500.000 | 0 | - |
| 124 | UD SRIWIJIYA | Dkh. TENGGER RT 02/01 | BANCANGAN | GATOT PRIYAMBOD | 8 | | LAS LISTRIK | 2 | 1 | 15.000.000 | 0 | - |
| 125 | - | Dkh. TENGGER RT 02/01 | BANCANGAN | UTAMI | 8 | | KELONTONG | 2 | 1 | 3.500.000 | 0 | - |
| 126 | - | Dkh. TANJUNG RT 01/01 | BANCANGAN | UTAMI | 8 | | KELONTONG | 2 | 1 | 2.000.000 | 0 | - |
| 127 | - | Dkh. TANJUNG RT 01/01 | BANCANGAN | SRIWATI | 8 | | CATERING | 2 | 1 | 4.000.000 | 0 | - |
| 128 | - | Dkh. BULU 1 RT 02/01 | BULU | BOINI | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 7.000.000 | 0 | - |
| 129 | - | Dkh. BULU 1 RT 02/01 | BULU | SITI FATIMAH | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 4.000.000 | 0 | - |
| 130 | - | Dkh. BULU 1 RT 02/01 | BULU | LESTARI | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 4.000.000 | 0 | - |
| 131 | - | Dkh. BULU 1 RT 02/01 | BULU | SUMINI | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 6.000.000 | 0 | - |

| | | | | | | | | | | | | |
|-----|----|-------------------------|--------|-------------|---|------|---------------------------------|---|---|------------|---|---|
| 132 | - | Dkh. BULU 1 RT 02/01 | BULU | SUMAJI | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 2 | 45.000.000 | 0 | |
| 133 | - | Dkh. BULU 1 RT 02/01 | BULU | SUPRIHATIN | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 2 | 30.000.000 | 0 | - |
| 134 | | Dkh.BULU 1 RT 03/01 | BULU | SUNARTI | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 7.500.000 | 0 | - |
| 135 | - | Dkh.BULU 1 RT 03/01 | BULU | SUPARMI | 8 | | (TAS ANYAMAN PLASTIK) | 2 | 1 | 4.000.000 | 0 | |
| 136 | -- | Dkh.BULU 1 RT 03/01 | BULU | NARFIATIN | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 5.750.000 | 0 | - |
| 137 | | Dkh.BULU 1 RT 03/01 | BULU | ANJARIYAH | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 4.300.000 | 0 | - |
| 138 | -- | Dkh.BULU 1 RT 03/01 | BULU | SAMAROH | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 3.500.000 | 0 | - |
| 139 | - | Dkh.BULU 1 RT 03/01 | BULU | SIMAR | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 5.300.000 | 0 | - |
| 140 | - | Dkh.BULU 1 RT 03/01 | BULU | TOMO SUBARI | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 2 | 40.000.000 | 0 | - |
| 141 | - | Dkh. BESUKI RT 01/02 | BESUKI | GUTI | 8 | 2002 | INDUSTRI ROTI WIJEN | 2 | 1 | 3.000.000 | 0 | - |
| 142 | -- | Dkh. BESUKI RT 01/02 | BESUKI | MISWAN | 8 | 2007 | INDUSTRI ROTI WIJEN | 2 | 1 | 4.000.000 | 0 | - |
| 143 | - | Dkh. POGAG RT 01 / 02 | BESUKI | WIWIK | 8 | 2011 | KELONTONG | 2 | 1 | 2.500.000 | 0 | - |
| 144 | - | Dkh. PACAR RT 01/02 | BESUKI | DASRIYAH | 8 | 2013 | KELONTONG | 2 | 1 | 3.000.000 | 0 | |
| 145 | - | Dkh. NGADINOYO RT 01/02 | BESUKI | KADIM | 8 | 2010 | KELONTONG | 2 | 1 | 2.000.000 | 0 | - |
| 146 | - | Dkh. NGADINOYO RT 02/01 | BESUKI | SUPI | 8 | | KELONTONG | 2 | 1 | 1.500.000 | 0 | - |
| 147 | - | Dkh.BULU 1 RT 03/01 | BULU | TOMO SUBARI | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 2 | 40.000.000 | 0 | - |

| | | | | | | | | | | | |
|-----|----|----------------------|------|--------------|---|---------------------------------|---|---|------------|---|---|
| 148 | - | Dkh.BULU 1 RT 03/01 | BULU | TANEM | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 4.000.000 | 0 | - |
| 149 | - | Dkh.BULU 1 RT 03/01 | BULU | SUPARTINI | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 3.500.000 | 0 | - |
| 150 | - | Dkh.BULU 1 RT 03/01 | BULU | WAHIT BATIN | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 4.000.000 | 0 | - |
| 151 | - | Dkh.BULU 1 RT 03/01 | BULU | LEO HADIWONO | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 2 | 35.000.000 | 0 | - |
| 152 | - | Dkh.BULU 1 RT 03/01 | BULU | TUMINATIN | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 3.000.000 | 0 | - |
| 153 | - | Dkh. BULU 1 RT 01/01 | BULU | RIANA | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 6.250.000 | 0 | - |
| 154 | - | Dkh. BULU 1 RT 01/01 | BULU | SITI AMINAH | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | - | 1 | 5.500.000 | 0 | - |
| 155 | -- | Dkh. BULU 2 RT 01/01 | BULU | RUBINGAH | 8 | PRODUKSI (ANYAMAN BAMBU) | 2 | 1 | 7.000.000 | 0 | - |
| 156 | - | Dkh. BULU 2 RT 01/01 | BULU | BOINEM | 8 | PRODUKSI (ANYAMAN BAMBU) | 2 | 1 | 8.500.000 | 0 | - |
| 157 | - | Dkh. BULU 1 RT 01/01 | BULU | SARMI | 8 | PRODUKSI (TEMPE) | 2 | 1 | 3.500.000 | 0 | - |
| 158 | - | Dkh. BULU 1 RT 01/02 | BULU | SURATINEM | 8 | PRODUKSI (TEMPE) | 2 | 1 | 2.000.000 | 0 | - |
| 159 | -- | Dkh. BULU 1 RT 01/02 | BULU | TORIKAH | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 3.500.000 | 0 | - |
| 160 | - | Dkh. BULU 1 RT 01/02 | BULU | WAHYUNI | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 4.500.000 | 0 | - |
| 161 | - | Dkh. BULU 1 RT 01/02 | BULU | SUNARTI | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 5.750.000 | 0 | - |
| 162 | - | Dkh. BULU 1 RT 01/02 | BULU | SUNARTI | 8 | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 4.250.000 | 0 | - |

| | | | | | | | | | | | | |
|-----|---|---------------------------|----------|----------------|---|------|---------------------------------|---|---|------------|---|---|
| 163 | - | Dkh. BULU 1 RT 01/02 | BULU | ANIS NURIANA | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 6.500.000 | 0 | - |
| 164 | - | Dkh. BULU 1 RT 01/02 | BULU | SITI MUNAWAROH | 8 | | PRODUKSI (TAS ANYAMAN PLASTIK) | 2 | 1 | 5.500.000 | 0 | - |
| 165 | - | Dkh. KAMBANGREJO RT 03/02 | BEDINGIN | SUWITO | 8 | 1995 | PRODUKSI BATU MERAH | 2 | 1 | 10.000.000 | 0 | - |
| 166 | - | Dkh. KAMBANGREJO RT 03/02 | BEDINGIN | SUROTO | 8 | 1999 | PRODUKSI BATU MERAH | 2 | 1 | 5.000.000 | 0 | - |
| 167 | - | Dkh. KAMBANGREJO RT 03/02 | BEDINGIN | MUSLIMIN | 8 | 2004 | PRODUKSI BATU MERAH | 2 | 1 | 10.000.000 | 0 | - |
| 168 | - | Dkh. KRAJAN RT 02/03 | BEDINGIN | MARWAN | 8 | - | PRODUKSI BATU MERAH | 2 | 1 | 7.000.000 | 0 | - |
| 169 | - | Dkh. KRAJAN RT 02/03 | BEDINGIN | SUTOMO | 8 | - | PRODUKSI BATU MERAH | 2 | 1 | 12.000.000 | 0 | - |
| 170 | - | Dkh. KRAJAN RT 02/03 | BEDINGIN | SUTOMO | 8 | 2005 | PRODUKSI BATU MERAH | 2 | 1 | 9.000.000 | 0 | - |
| 171 | - | Dkh. KRAJAN RT 02/03 | BEDINGIN | MARUJI | 8 | 2001 | PRODUKSI BATU MERAH | 2 | 1 | 6.000.000 | 0 | - |
| 172 | - | Dkh. KRAJAN RT 02/03 | BEDINGIN | BANI SUTOPO | 8 | 2006 | PRODUKSI BATU MERAH | 2 | 1 | 9.000.000 | 0 | - |
| 173 | - | Dkh. KAMBANGREJO RT 01/02 | BEDINGIN | SABIT | 8 | 2011 | PRODUKSI BATU MERAH | 2 | 1 | 6.000.000 | 0 | - |
| 174 | - | Dkh. KAMBANGREJO RT 02/02 | BEDINGIN | KATEMAN | 8 | | PRODUKSI BATU MERAH | 2 | 1 | 7.000.000 | 0 | - |

(Sumber : Dinas Indagkop dan UMKM Kab. Ponorogo 2020)

KETERANGAN :

| Kolom 6 : | Kolom 9: | Kolom 10 : | Kolom 12: |
|------------------------------------|-------------------------------|--------------------|--|
| 1 = PT (Persero) | 1 = Menerima Pelayan koperasi | 1 = Usaha Mikro | 0 = Tidak memanfaatkan |
| 2 = CV | 2 = Menerima Pelayanan Bank | 2 = Usaha Kecil | 1 = Memanfaatkan Kredit Usaha Rakyat (KUR) |
| 3 = Firma | 4 = Menjaln Kemitraan | 3 = Usaha Menengah | |
| 4 = Koperasi | 8 = Tidak Menerima Pelayanan | | |
| 5 = Yayasan | Koperasi, Bank dan Kemitraan | | |
| 6 = Badan Hukum Lainnya | | | |
| 7= Tidak Berbadan Hukum/Perorangan | | | |

(Sumber : Dinas Indagkop dan UMKM Kab. Ponorogo 2020)



LAMPIRAN 4
JAWABAN RESPONDEN

Lampiran: Rekapitulasi jawaban responden variabel Kredit Usaha Rakyat (X1)

| No. Responden | KUR (X1) | | | | | | TX1 |
|------------------|----------|------|------|------|------|------|-----|
| | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | |
| 1 | 5 | 5 | 4 | 4 | 4 | 4 | 26 |
| 2 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 3 | 5 | 4 | 5 | 4 | 4 | 4 | 26 |
| 4 | 2 | 3 | 2 | 4 | 4 | 4 | 19 |
| 5 | 4 | 4 | 4 | 4 | 5 | 4 | 25 |
| 6 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 7 | 2 | 2 | 2 | 3 | 4 | 4 | 17 |
| 8 | 5 | 4 | 4 | 5 | 4 | 4 | 26 |
| 9 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 10 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 11 | 5 | 4 | 5 | 3 | 5 | 4 | 26 |
| 12 | 4 | 4 | 5 | 4 | 5 | 4 | 26 |
| 13 | 4 | 4 | 4 | 4 | 3 | 4 | 23 |
| 14 | 2 | 4 | 2 | 4 | 5 | 3 | 20 |
| 15 | 5 | 4 | 5 | 5 | 5 | 5 | 29 |
| 16 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 17 | 3 | 5 | 5 | 4 | 4 | 4 | 25 |
| 18 | 4 | 5 | 5 | 4 | 3 | 4 | 25 |
| 19 | 5 | 3 | 4 | 4 | 5 | 4 | 25 |
| 20 | 4 | 3 | 5 | 4 | 4 | 4 | 24 |
| 21 | 2 | 2 | 2 | 4 | 4 | 5 | 19 |
| 22 | 5 | 5 | 5 | 4 | 4 | 5 | 28 |
| 23 | 3 | 4 | 5 | 4 | 4 | 5 | 25 |
| 24 | 2 | 2 | 3 | 4 | 2 | 5 | 18 |
| 25 | 4 | 4 | 5 | 4 | 5 | 4 | 26 |
| 26 | 4 | 3 | 4 | 4 | 4 | 5 | 24 |
| 27 | 2 | 4 | 2 | 4 | 3 | 5 | 20 |
| 28 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 29 | 5 | 5 | 4 | 4 | 4 | 4 | 26 |
| 30 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 31 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 32 | 4 | 5 | 4 | 4 | 2 | 4 | 23 |
| 33 | 5 | 4 | 4 | 3 | 5 | 4 | 25 |
| 34 | 5 | 3 | 4 | 4 | 4 | 4 | 24 |
| 35 | 5 | 3 | 4 | 4 | 5 | 3 | 24 |
| 36 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 37 | 4 | 3 | 4 | 4 | 5 | 4 | 24 |
| 38 | 5 | 3 | 4 | 4 | 4 | 4 | 24 |
| 39 | 4 | 4 | 4 | 3 | 4 | 4 | 23 |
| 40 | 5 | 5 | 5 | 4 | 4 | 4 | 27 |
| 41 | 4 | 3 | 4 | 5 | 4 | 4 | 24 |

| | | | | | | | |
|----|---|---|---|---|---|---|----|
| 42 | 5 | 5 | 5 | 5 | 4 | 4 | 28 |
| 43 | 5 | 4 | 5 | 4 | 4 | 3 | 25 |
| 44 | 5 | 3 | 5 | 4 | 4 | 4 | 25 |
| 45 | 4 | 5 | 4 | 4 | 4 | 4 | 25 |
| 46 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 47 | 4 | 4 | 4 | 4 | 3 | 4 | 23 |
| 48 | 5 | 3 | 4 | 4 | 5 | 3 | 24 |
| 49 | 5 | 4 | 5 | 4 | 4 | 4 | 26 |
| 50 | 5 | 4 | 4 | 4 | 5 | 4 | 26 |
| 51 | 5 | 4 | 5 | 4 | 5 | 4 | 27 |
| 52 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 53 | 5 | 4 | 5 | 4 | 4 | 4 | 26 |
| 54 | 5 | 4 | 5 | 4 | 3 | 4 | 25 |
| 55 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 56 | 5 | 4 | 4 | 5 | 4 | 4 | 26 |
| 57 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 58 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 59 | 5 | 4 | 4 | 4 | 5 | 5 | 27 |
| 60 | 4 | 5 | 4 | 4 | 4 | 5 | 26 |
| 61 | 5 | 4 | 4 | 5 | 2 | 4 | 24 |
| 62 | 5 | 4 | 4 | 4 | 3 | 4 | 24 |
| 63 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 64 | 5 | 4 | 4 | 4 | 4 | 5 | 26 |
| 65 | 5 | 4 | 4 | 4 | 4 | 5 | 26 |
| 66 | 5 | 5 | 4 | 5 | 4 | 4 | 27 |
| 67 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 68 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 69 | 4 | 4 | 4 | 5 | 5 | 5 | 27 |
| 70 | 4 | 5 | 4 | 3 | 4 | 4 | 24 |
| 71 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 72 | 5 | 5 | 4 | 4 | 4 | 4 | 26 |
| 73 | 5 | 5 | 5 | 5 | 5 | 4 | 29 |

Lampiran: Rekapitulasi jawaban responden variabel pengetahuan akuntansi

(X2)

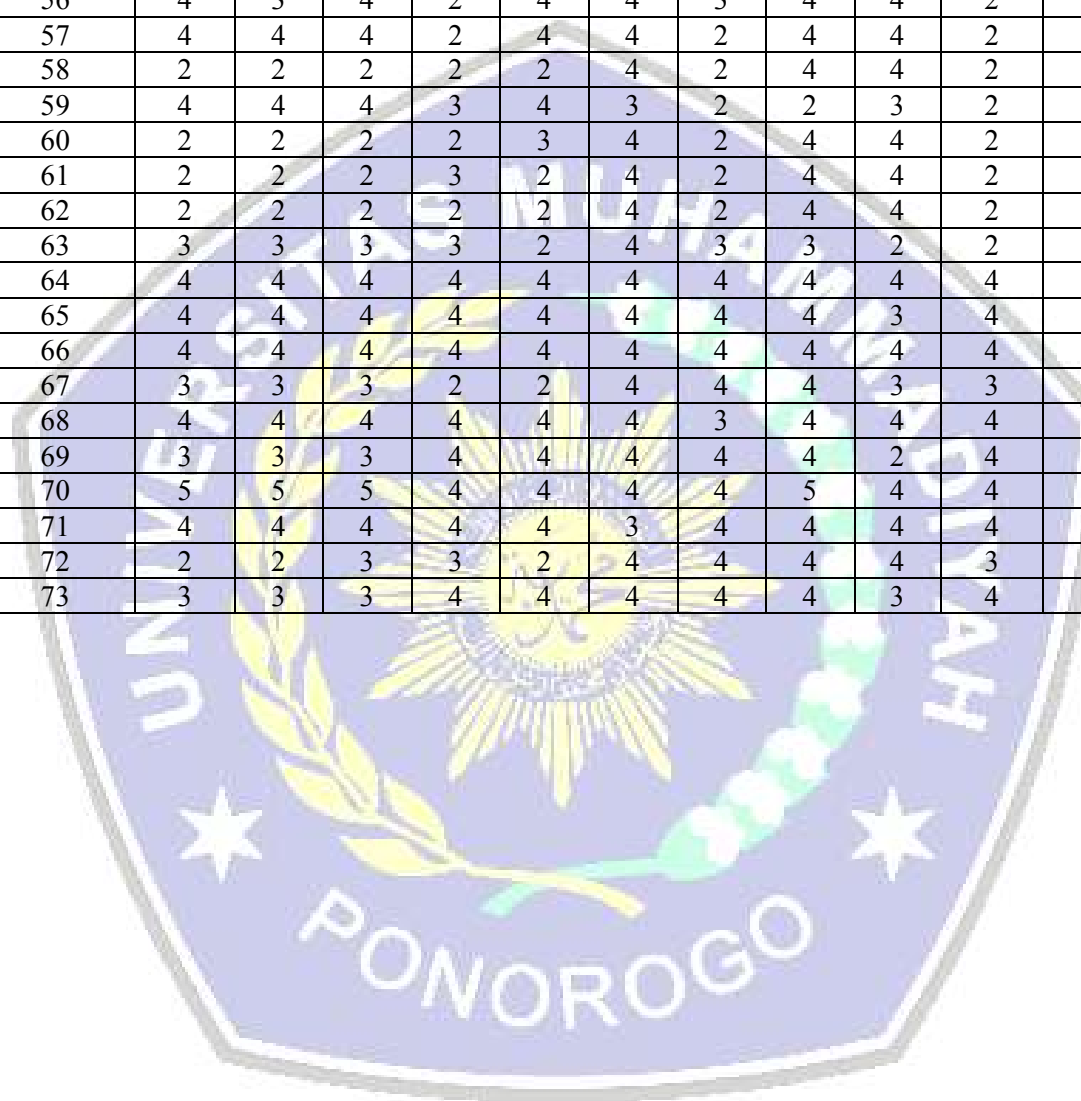
| No. Responden | PENGETAHUAN AKUNTANSI (X2) | | | | | | | | | | | | | | | TX 2 |
|---------------|----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|------|
| | X2. 1 | X2. 2 | X2. 3 | X2. 4 | X2. 5 | X2. 6 | X2. 7 | X2. 8 | X2. 9 | X2. 10 | X2. 11 | X2. 12 | X2. 13 | X2. 14 | X2. 15 | |
| 1 | 2 | 2 | 4 | 3 | 2 | 3 | 4 | 4 | 2 | 2 | 3 | 3 | 3 | 3 | 4 | 44 |
| 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 60 |
| 3 | 2 | 3 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 3 | 4 | 4 | 2 | 48 |
| 4 | 3 | 2 | 4 | 2 | 4 | 2 | 2 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 3 | 39 |
| 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 59 |
| 6 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 56 |
| 7 | 3 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 50 |
| 8 | 3 | 2 | 4 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 2 | 2 | 36 |
| 9 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 60 |
| 10 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 45 |
| 11 | 3 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 51 |
| 12 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 54 |
| 13 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 56 |
| 14 | 2 | 3 | 4 | 3 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 35 |
| 15 | 4 | 3 | 4 | 3 | 2 | 4 | 3 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 42 |
| 16 | 3 | 2 | 4 | 2 | 2 | 4 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 37 |
| 17 | 3 | 2 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 38 |
| 18 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 43 |
| 19 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 51 |
| 20 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 60 |
| 21 | 2 | 2 | 3 | 2 | 4 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 35 |
| 22 | 2 | 2 | 4 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 34 |
| 23 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 45 |
| 24 | 2 | 2 | 4 | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 33 |
| 25 | 3 | 2 | 4 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 39 |
| 26 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 52 |
| 27 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 34 |
| 28 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 60 |
| 29 | 1 | 2 | 1 | 1 | 2 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 2 | 1 | 1 | 19 |
| 30 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 45 |
| 31 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 30 |
| 32 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 57 |
| 33 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 42 |
| 34 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 30 |

| | | | | | | | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|
| 35 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 3 | 4 | 3 | 4 | 4 | 54 |
| 36 | 2 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 45 |
| 37 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 60 |
| 38 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 56 |
| 39 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 44 |
| 40 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 2 | 2 | 52 |
| 41 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 42 |
| 42 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 60 |
| 43 | 2 | 1 | 2 | 1 | 2 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 19 |
| 44 | 2 | 3 | 4 | 2 | 3 | 2 | 4 | 2 | 4 | 2 | 4 | 2 | 3 | 3 | 3 | 3 | 43 |
| 45 | 2 | 1 | 3 | 1 | 2 | 2 | 1 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 29 |
| 46 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 60 |
| 47 | 2 | 2 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 42 |
| 48 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 54 |
| 49 | 3 | 2 | 4 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 35 |
| 50 | 2 | 2 | 3 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 2 | 4 | 3 | 36 |
| 51 | 2 | 2 | 4 | 3 | 4 | 4 | 2 | 3 | 3 | 3 | 3 | 4 | 2 | 2 | 3 | 3 | 44 |
| 52 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 34 |
| 53 | 2 | 2 | 4 | 2 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 34 |
| 54 | 2 | 2 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 4 | 2 | 48 |
| 55 | 2 | 2 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 41 |
| 56 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 2 | 2 | 4 | 4 | 2 | 2 | 2 | 46 |
| 57 | 2 | 2 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 40 |
| 58 | 2 | 2 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 42 |
| 59 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 60 |
| 60 | 2 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 51 |
| 61 | 2 | 2 | 4 | 2 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 34 |
| 62 | 3 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 48 |
| 63 | 3 | 2 | 4 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 35 |
| 64 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 55 |
| 65 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 55 |
| 66 | 3 | 3 | 3 | 3 | 2 | 2 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 48 |
| 67 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 2 | 4 | 3 | 55 |
| 68 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 2 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 42 |
| 69 | 3 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 48 |
| 70 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 53 |
| 71 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 56 |
| 72 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 30 |
| 73 | 2 | 2 | 2 | 2 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 48 |

Lampiran: Rekapitulasi jawaban responden variabel penerapan akuntansi (X3)

| No. Responden | PENERAPAN AKUNTANSI (X3) | | | | | | | | | | | TX3 |
|------------------|--------------------------|------|------|------|------|------|------|------|------|-------|-------|-----|
| | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | X3.7 | X3.8 | X3.9 | X3.10 | X3.11 | |
| 1 | 4 | 4 | 5 | 3 | 4 | 3 | 4 | 4 | 5 | 3 | 2 | 41 |
| 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 3 | 2 | 4 | 5 | 3 | 3 | 3 | 3 | 4 | 5 | 2 | 2 | 36 |
| 4 | 4 | 3 | 4 | 3 | 4 | 4 | 2 | 4 | 4 | 2 | 2 | 36 |
| 5 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 43 |
| 6 | 4 | 2 | 4 | 2 | 4 | 3 | 2 | 4 | 3 | 2 | 2 | 32 |
| 7 | 3 | 3 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 36 |
| 8 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 38 |
| 9 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 43 |
| 10 | 3 | 3 | 3 | 3 | 4 | 4 | 2 | 4 | 4 | 2 | 2 | 34 |
| 11 | 4 | 2 | 4 | 2 | 4 | 3 | 2 | 2 | 2 | 2 | 2 | 29 |
| 12 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 2 | 2 | 38 |
| 13 | 4 | 2 | 4 | 2 | 3 | 2 | 3 | 4 | 4 | 2 | 2 | 32 |
| 14 | 2 | 3 | 4 | 2 | 4 | 4 | 2 | 4 | 4 | 2 | 2 | 33 |
| 15 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 4 | 2 | 2 | 25 |
| 16 | 2 | 2 | 2 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 24 |
| 17 | 2 | 2 | 4 | 2 | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 26 |
| 18 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 19 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 41 |
| 20 | 4 | 2 | 3 | 3 | 3 | 4 | 2 | 4 | 4 | 2 | 2 | 33 |
| 21 | 2 | 2 | 4 | 3 | 3 | 3 | 2 | 4 | 4 | 2 | 2 | 31 |
| 22 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 2 | 2 | 26 |
| 23 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 2 | 2 | 38 |
| 24 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 2 | 3 | 2 | 2 | 32 |
| 25 | 3 | 2 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 24 |
| 26 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 2 | 2 | 2 | 2 | 33 |
| 27 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 43 |
| 28 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 42 |
| 29 | 2 | 2 | 4 | 2 | 3 | 3 | 2 | 3 | 3 | 1 | 1 | 26 |
| 30 | 4 | 4 | 4 | 2 | 4 | 4 | 2 | 4 | 4 | 2 | 2 | 36 |
| 31 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 4 | 2 | 2 | 2 | 27 |
| 32 | 4 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 3 | 2 | 2 | 37 |
| 33 | 4 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 38 |
| 34 | 4 | 2 | 2 | 3 | 2 | 4 | 3 | 4 | 2 | 2 | 2 | 30 |
| 35 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 43 |
| 36 | 4 | 2 | 4 | 4 | 4 | 3 | 2 | 4 | 4 | 2 | 2 | 35 |
| 37 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 38 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 2 | 2 | 36 |
| 39 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 2 | 2 | 38 |
| 40 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 2 | 2 | 38 |
| 41 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 4 | 2 | 2 | 27 |
| 42 | 3 | 2 | 2 | 2 | 2 | 3 | 2 | 3 | 2 | 2 | 2 | 25 |
| 43 | 3 | 3 | 4 | 2 | 2 | 1 | 1 | 3 | 1 | 1 | 1 | 22 |
| 44 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 2 | 39 |
| 45 | 2 | 3 | 4 | 2 | 3 | 2 | 1 | 3 | 2 | 2 | 2 | 26 |
| 46 | 4 | 4 | 4 | 4 | 3 | 4 | 2 | 4 | 4 | 2 | 2 | 37 |

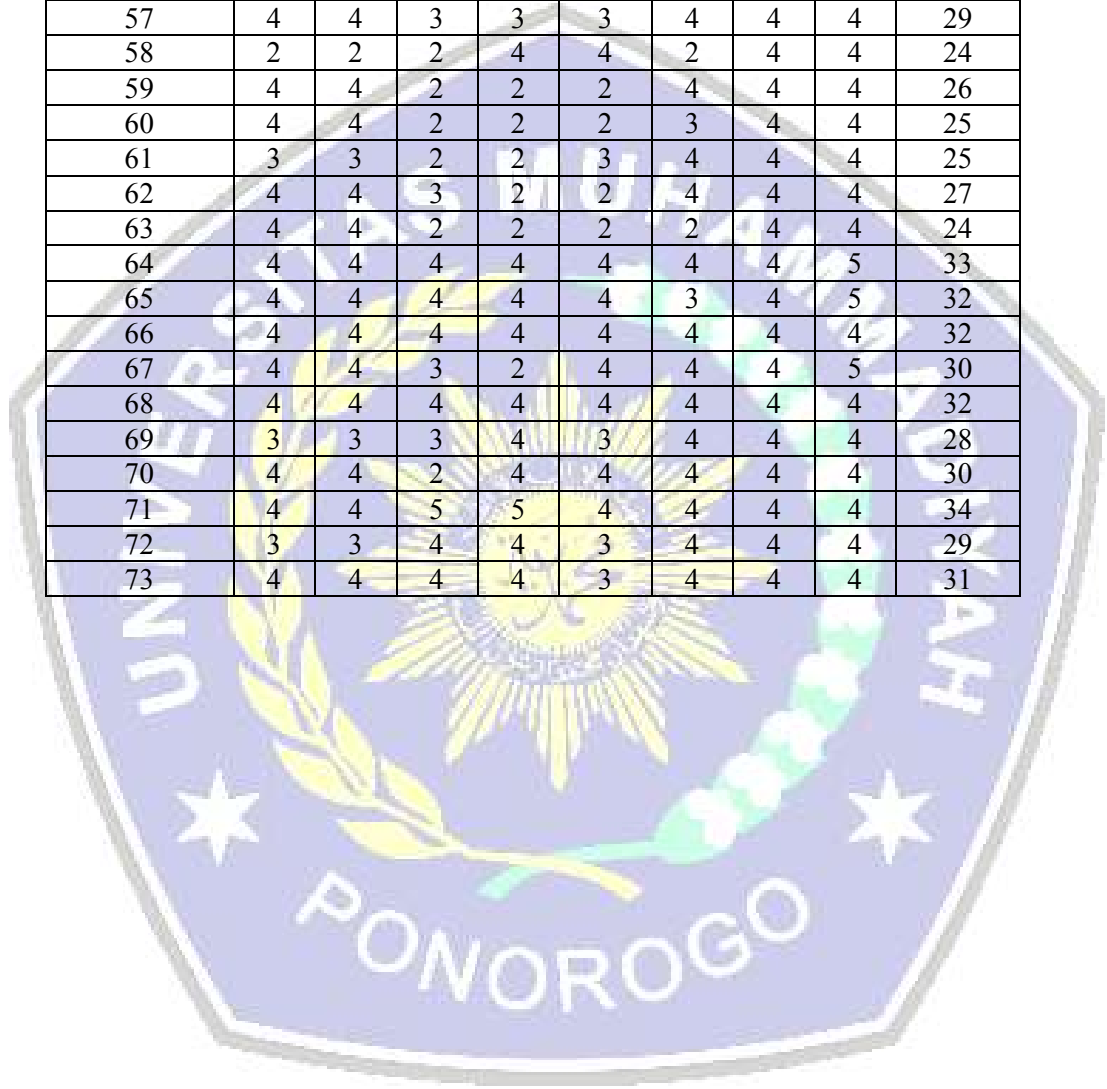
| | | | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|---|----|
| 47 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 2 | 2 | 39 |
| 48 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 4 | 4 | 2 | 2 | 37 |
| 49 | 2 | 2 | 2 | 2 | 2 | 4 | 2 | 3 | 4 | 2 | 2 | 27 |
| 50 | 2 | 2 | 2 | 2 | 2 | 4 | 2 | 4 | 4 | 2 | 2 | 28 |
| 51 | 3 | 2 | 2 | 2 | 2 | 4 | 2 | 4 | 4 | 2 | 2 | 29 |
| 52 | 4 | 4 | 4 | 2 | 4 | 3 | 2 | 4 | 4 | 2 | 2 | 35 |
| 53 | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 4 | 4 | 2 | 2 | 31 |
| 54 | 4 | 2 | 4 | 3 | 4 | 4 | 2 | 2 | 2 | 2 | 2 | 31 |
| 55 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 56 | 4 | 3 | 4 | 2 | 4 | 4 | 3 | 4 | 4 | 2 | 2 | 36 |
| 57 | 4 | 4 | 4 | 2 | 4 | 4 | 2 | 4 | 4 | 2 | 2 | 36 |
| 58 | 2 | 2 | 2 | 2 | 2 | 4 | 2 | 4 | 4 | 2 | 2 | 28 |
| 59 | 4 | 4 | 4 | 3 | 4 | 3 | 2 | 2 | 3 | 2 | 2 | 33 |
| 60 | 2 | 2 | 2 | 2 | 3 | 4 | 2 | 4 | 4 | 2 | 2 | 29 |
| 61 | 2 | 2 | 2 | 3 | 2 | 4 | 2 | 4 | 4 | 2 | 2 | 29 |
| 62 | 2 | 2 | 2 | 2 | 2 | 4 | 2 | 4 | 4 | 2 | 2 | 28 |
| 63 | 3 | 3 | 3 | 3 | 2 | 4 | 3 | 3 | 2 | 2 | 2 | 30 |
| 64 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 65 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 43 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 44 |
| 67 | 3 | 3 | 3 | 2 | 2 | 4 | 4 | 4 | 3 | 3 | 4 | 32 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 43 |
| 69 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 39 |
| 70 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 48 |
| 71 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 43 |
| 72 | 2 | 2 | 3 | 3 | 2 | 4 | 4 | 4 | 4 | 3 | 3 | 34 |
| 73 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 40 |



Lampiran: Rekapitulasi jawaban responden variabel pendapatan UMKM (Y)

| No. Responden | PENDAPATAN (Y) | | | | | | | | TY |
|------------------|----------------|----------|----------|----------|------|----------|----------|----------|----|
| | Y1. 1 | Y1. 2 | Y1. 3 | Y1. 4 | Y1.5 | Y1. 6 | Y1. 7 | Y1. 8 | |
| 1 | 5 | 5 | 3 | 4 | 2 | 5 | 4 | 5 | 33 |
| 2 | 4 | 4 | 2 | 3 | 2 | 4 | 4 | 3 | 26 |
| 3 | 5 | 4 | 3 | 4 | 2 | 2 | 2 | 4 | 26 |
| 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 31 |
| 5 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 5 | 30 |
| 6 | 4 | 4 | 4 | 3 | 2 | 2 | 3 | 3 | 25 |
| 7 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 8 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 30 |
| 9 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 10 | 5 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 30 |
| 11 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 31 |
| 12 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 13 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 14 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 29 |
| 15 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 31 |
| 16 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 27 |
| 17 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 30 |
| 18 | 4 | 4 | 4 | 3 | 2 | 2 | 3 | 4 | 26 |
| 19 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 20 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 29 |
| 21 | 3 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 29 |
| 22 | 4 | 4 | 2 | 4 | 4 | 2 | 3 | 4 | 27 |
| 23 | 3 | 3 | 3 | 3 | 3 | 2 | 4 | 4 | 25 |
| 24 | 4 | 4 | 2 | 3 | 4 | 3 | 4 | 4 | 28 |
| 25 | 4 | 4 | 4 | 2 | 4 | 4 | 4 | 3 | 29 |
| 26 | 3 | 3 | 3 | 2 | 4 | 4 | 4 | 4 | 27 |
| 27 | 4 | 4 | 4 | 2 | 4 | 3 | 4 | 4 | 29 |
| 28 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 29 | 4 | 4 | 4 | 4 | 4 | 3 | 2 | 3 | 28 |
| 30 | 4 | 4 | 3 | 4 | 3 | 2 | 4 | 4 | 28 |
| 31 | 2 | 2 | 2 | 2 | 2 | 2 | 4 | 4 | 20 |
| 32 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 28 |
| 33 | 4 | 4 | 2 | 2 | 3 | 4 | 4 | 4 | 27 |
| 34 | 4 | 4 | 2 | 2 | 3 | 3 | 2 | 4 | 24 |
| 35 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 36 | 5 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 34 |
| 37 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 38 | 2 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 28 |
| 39 | 4 | 4 | 2 | 2 | 4 | 3 | 4 | 4 | 27 |
| 40 | 5 | 4 | 2 | 2 | 3 | 2 | 4 | 4 | 26 |
| 41 | 4 | 4 | 2 | 2 | 3 | 2 | 4 | 4 | 25 |
| 42 | 4 | 4 | 3 | 4 | 2 | 2 | 4 | 4 | 27 |
| 43 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 23 |
| 44 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 30 |
| 45 | 5 | 4 | 2 | 4 | 4 | 4 | 3 | 3 | 29 |
| 46 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 30 |

| | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|----|
| 47 | 4 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 28 |
| 48 | 4 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 28 |
| 49 | 4 | 4 | 2 | 2 | 2 | 2 | 4 | 4 | 24 |
| 50 | 4 | 4 | 2 | 2 | 2 | 3 | 4 | 4 | 25 |
| 51 | 4 | 4 | 2 | 2 | 2 | 2 | 4 | 4 | 24 |
| 52 | 4 | 4 | 2 | 3 | 3 | 4 | 4 | 4 | 28 |
| 53 | 4 | 4 | 2 | 4 | 2 | 2 | 4 | 4 | 26 |
| 54 | 4 | 4 | 2 | 4 | 2 | 4 | 4 | 3 | 27 |
| 55 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 34 |
| 56 | 4 | 4 | 2 | 4 | 4 | 3 | 4 | 4 | 29 |
| 57 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 29 |
| 58 | 2 | 2 | 2 | 4 | 4 | 2 | 4 | 4 | 24 |
| 59 | 4 | 4 | 2 | 2 | 2 | 4 | 4 | 4 | 26 |
| 60 | 4 | 4 | 2 | 2 | 2 | 3 | 4 | 4 | 25 |
| 61 | 3 | 3 | 2 | 2 | 3 | 4 | 4 | 4 | 25 |
| 62 | 4 | 4 | 3 | 2 | 2 | 4 | 4 | 4 | 27 |
| 63 | 4 | 4 | 2 | 2 | 2 | 2 | 4 | 4 | 24 |
| 64 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 33 |
| 65 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 5 | 32 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 67 | 4 | 4 | 3 | 2 | 4 | 4 | 4 | 5 | 30 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 69 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 28 |
| 70 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 30 |
| 71 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 34 |
| 72 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 29 |
| 73 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 31 |





LAMPIRAN 5
STATISTIK DESKRIPTIF

Statistik Deskriptif

Descriptives

[DataSet2] D:\SKRIPSI\SPSS\tabulasi kar. responden.sav

| Descriptive Statistics | | | | | |
|------------------------|----|---------|---------|------|----------------|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| Jenis_Kelamin | 73 | 1 | 2 | 1,51 | ,503 |
| Umur | 73 | 2 | 4 | 2,96 | ,735 |
| Pendidikan | 73 | 1 | 4 | 2,60 | ,862 |
| Lama_Usaha | 73 | 1 | 4 | 2,45 | ,646 |
| omset_perbulan | 73 | 1 | 4 | 1,75 | ,863 |
| Valid N (listwise) | 73 | | | | |

FREQUENCIES VARIABLES=Jenis_Kelamin Umur Pendidikan Lama_Usaha
/ORDER=ANALYSIS.

Frequencies

| Statistics | | | | | | |
|------------|---------|---------------|------|------------|------------|----------------|
| | | Jenis_Kelamin | Umur | Pendidikan | Lama_Usaha | omset_perbulan |
| N | Valid | 73 | 73 | 73 | 73 | 73 |
| | Missing | 0 | 0 | 0 | 0 | 0 |

Frequency Table

| Jenis_Kelamin | | | | | |
|---------------|-----------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Laki-Laki | 36 | 49,3 | 49,3 | 49,3 |
| | Perempuan | 37 | 50,7 | 50,7 | 100,0 |
| Total | | 73 | 100,0 | 100,0 | |

| Umur | | | | | |
|-------|-------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 25-34 tahun | 21 | 28,8 | 28,8 | 28,8 |
| | 35-44 tahun | 34 | 46,6 | 46,6 | 75,3 |
| | 45 ke atas | 18 | 24,7 | 24,7 | 100,0 |
| Total | | 73 | 100,0 | 100,0 | |

Pendidikan

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------|-----------|---------|---------------|--------------------|
| Valid | SD | 8 | 11,0 | 11,0 | 11,0 |
| | SMP | 23 | 31,5 | 31,5 | 42,5 |
| | SMA | 32 | 43,8 | 43,8 | 86,3 |
| | Lainnya | 10 | 13,7 | 13,7 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Lama_Usaha

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------|-----------|---------|---------------|--------------------|
| Valid | 1-5 tahun | 2 | 2,7 | 2,7 | 2,7 |
| | 6-10 tahun | 40 | 54,8 | 54,8 | 57,5 |
| | 11-15 tahun | 27 | 37,0 | 37,0 | 94,5 |
| | 16-20 tahun | 4 | 5,5 | 5,5 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

omset perbulan

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------------|-----------|---------|---------------|--------------------|
| Valid | Rp. 1.000.000 s/d Rp. 5.000.000 | 35 | 47,9 | 47,9 | 47,9 |
| | Rp. 6.000.000 s/d Rp. 15.000.000 | 24 | 32,9 | 32,9 | 80,8 |
| | Rp. 16.000.000 s/d Rp. 25.000.000 | 11 | 15,1 | 15,1 | 95,9 |
| | >Rp. 30.000.000 | 3 | 4,1 | 4,1 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Descriptives

[DataSet1] E:\SKRIPSI\SPSS_\data tabulasi awal.sav

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---------------------------|----|---------|---------|-------|----------------|
| Kredit Usaha Rakyat (KUR) | 73 | 17 | 29 | 25,01 | 1,603 |
| Pengetahuan Akuntansi | 73 | 18 | 60 | 45,03 | 10,349 |
| Penerapan Akuntansi | 73 | 24 | 48 | 34,48 | 6,207 |
| Pendapatan UMKM | 73 | 20 | 34 | 29,21 | 2,254 |
| Valid N (listwise) | 73 | | | | |

FREQUENCIES VARIABLES=X1.1 X1.2 X1.3 X1.4 X1.5 X1.6
/ORDER=ANALYSIS.

Frequencies

Statistics

| | | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | Kredit Usaha Rakyat (KUR) |
|---|---------|------|------|------|------|------|------|---------------------------|
| N | Valid | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Frequency Table

X1.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Netral | 3 | 4,1 | 4,1 | 4,1 |
| | Setuju | 29 | 39,7 | 39,7 | 43,8 |
| | Sangat Setuju | 41 | 56,2 | 56,2 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X1.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Netral | 12 | 16,4 | 16,4 | 16,4 |
| | Setuju | 48 | 65,8 | 65,8 | 82,2 |
| | Sangat Setuju | 13 | 17,8 | 17,8 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X1.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Netral | 1 | 1,4 | 1,4 | 1,4 |
| | Setuju | 53 | 72,6 | 72,6 | 74,0 |
| | Sangat Setuju | 19 | 26,0 | 26,0 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X1.4

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Netral | 5 | 6,8 | 6,8 | 6,8 |
| | Setuju | 58 | 79,5 | 79,5 | 86,3 |
| | Sangat Setuju | 10 | 13,7 | 13,7 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X1.5

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Netral | 6 | 8,2 | 8,2 | 11,0 |
| | Setuju | 48 | 65,8 | 65,8 | 76,7 |
| | Sangat Setuju | 17 | 23,3 | 23,3 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X1.6

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Netral | 5 | 6,8 | 6,8 | 6,8 |
| | Setuju | 58 | 79,5 | 79,5 | 86,3 |
| | Sangat Setuju | 10 | 13,7 | 13,7 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Kredit Usaha Rakyat (KUR)

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------|-----------|---------|---------------|--------------------|
| Valid 17 | 1 | 1,4 | 1,4 | 1,4 |
| 23 | 7 | 9,6 | 9,6 | 11,0 |
| 24 | 17 | 23,3 | 23,3 | 34,2 |
| 25 | 20 | 27,4 | 27,4 | 61,6 |
| 26 | 20 | 27,4 | 27,4 | 89,0 |
| 27 | 6 | 8,2 | 8,2 | 97,3 |
| 29 | 2 | 2,7 | 2,7 | 100,0 |
| Total | 73 | 100,0 | 100,0 | |

FREQUENCIES VARIABLES=X2.1 X2.2 X2.3 X2.4 X2.5 X2.6 X2.7 X2.8 X2.9 X2.10 X2.11 X2.12 X2.13 X2.14 X2.15 Total_X2
/ORDER=ANALYSIS.

Frequencies

Statistics

| | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 |
|---------|------|------|------|------|------|------|------|
| N Valid | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Statistics

| | X2.8 | X2.9 | X2.10 | X2.11 | X2.12 | X2.13 | X2.14 |
|---------|------|------|-------|-------|-------|-------|-------|
| N Valid | 73 | 73 | 73 | 73 | 72 | 73 | 73 |
| Missing | 0 | 0 | 0 | 0 | 1 | 0 | 0 |

Statistics

| | X2.15 | Pengetahuan Akuntansi |
|---------|-------|-----------------------|
| N Valid | 73 | 73 |
| Missing | 0 | 0 |

Frequency Table

X2.1

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Tidak Setuju | 31 | 42,5 | 42,5 | 45,2 |
| | Netral | 20 | 27,4 | 27,4 | 72,6 |
| | Setuju | 20 | 27,4 | 27,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.2

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Tidak Setuju | 32 | 43,8 | 43,8 | 46,6 |
| | Netral | 18 | 24,7 | 24,7 | 71,2 |
| | Setuju | 21 | 28,8 | 28,8 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 1 | 1,4 | 1,4 | 1,4 |
| | Tidak Setuju | 9 | 12,3 | 12,3 | 13,7 |
| | Netral | 10 | 13,7 | 13,7 | 27,4 |
| | Setuju | 53 | 72,6 | 72,6 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.4

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 3 | 4,1 | 4,1 | 4,1 |
| | Tidak Setuju | 21 | 28,8 | 28,8 | 32,9 |
| | Netral | 19 | 26,0 | 26,0 | 58,9 |
| | Setuju | 30 | 41,1 | 41,1 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.5

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 19 | 26,0 | 26,0 | 26,0 |
| | Netral | 18 | 24,7 | 24,7 | 50,7 |
| | Setuju | 36 | 49,3 | 49,3 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.6

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 1 | 1,4 | 1,4 | 1,4 |
| | Tidak Setuju | 18 | 24,7 | 24,7 | 26,0 |
| | Netral | 14 | 19,2 | 19,2 | 45,2 |
| | Setuju | 40 | 54,8 | 54,8 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.7

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 3 | 4,1 | 4,1 | 4,1 |
| | Tidak Setuju | 19 | 26,0 | 26,0 | 30,1 |
| | Netral | 15 | 20,5 | 20,5 | 50,7 |
| | Setuju | 36 | 49,3 | 49,3 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.8

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Tidak Setuju | 22 | 30,1 | 30,1 | 32,9 |
| | Netral | 18 | 24,7 | 24,7 | 57,5 |
| | Setuju | 31 | 42,5 | 42,5 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.9

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 1 | 1,4 | 1,4 | 1,4 |
| | Tidak Setuju | 25 | 34,2 | 34,2 | 35,6 |
| | Netral | 24 | 32,9 | 32,9 | 68,5 |
| | Setuju | 23 | 31,5 | 31,5 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.10

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Tidak Setuju | 30 | 41,1 | 41,1 | 43,8 |
| | Netral | 20 | 27,4 | 27,4 | 71,2 |
| | Setuju | 21 | 28,8 | 28,8 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.11

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Tidak Setuju | 28 | 38,4 | 38,4 | 41,1 |
| | Netral | 19 | 26,0 | 26,0 | 67,1 |
| | Setuju | 24 | 32,9 | 32,9 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.12

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,8 | 2,8 |
| | Tidak Setuju | 32 | 43,8 | 44,4 | 47,2 |
| | Netral | 19 | 26,0 | 26,4 | 73,6 |
| | Setuju | 19 | 26,0 | 26,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.13

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 1 | 1,4 | 1,4 | 1,4 |
| | Tidak Setuju | 31 | 42,5 | 42,5 | 43,8 |
| | Netral | 19 | 26,0 | 26,0 | 69,9 |
| | Setuju | 22 | 30,1 | 30,1 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.14

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Tidak Setuju | 28 | 38,4 | 38,4 | 41,1 |
| | Netral | 15 | 20,5 | 20,5 | 61,6 |
| | Setuju | 28 | 38,4 | 38,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X2.15

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Tidak Setuju | 28 | 38,4 | 38,4 | 41,1 |
| | Netral | 17 | 23,3 | 23,3 | 64,4 |
| | Setuju | 26 | 35,6 | 35,6 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Pengetahuan Akuntansi

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----|-----------|---------|---------------|--------------------|
| Valid | 18 | 1 | 1,4 | 1,4 | 1,4 |
| | 19 | 1 | 1,4 | 1,4 | 2,7 |
| | 29 | 1 | 1,4 | 1,4 | 4,1 |
| | 30 | 3 | 4,1 | 4,1 | 8,2 |
| | 33 | 1 | 1,4 | 1,4 | 9,6 |
| | 34 | 5 | 6,8 | 6,8 | 16,4 |
| | 35 | 5 | 6,8 | 6,8 | 23,3 |
| | 36 | 2 | 2,7 | 2,7 | 26,0 |
| | 37 | 1 | 1,4 | 1,4 | 27,4 |
| | 38 | 1 | 1,4 | 1,4 | 28,8 |
| | 39 | 2 | 2,7 | 2,7 | 31,5 |
| | 40 | 1 | 1,4 | 1,4 | 32,9 |
| | 41 | 2 | 2,7 | 2,7 | 35,6 |
| | 42 | 6 | 8,2 | 8,2 | 43,8 |
| | 43 | 1 | 1,4 | 1,4 | 45,2 |
| | 44 | 3 | 4,1 | 4,1 | 49,3 |
| | 45 | 4 | 5,5 | 5,5 | 54,8 |
| | 46 | 1 | 1,4 | 1,4 | 56,2 |
| | 48 | 5 | 6,8 | 6,8 | 63,0 |
| | 50 | 1 | 1,4 | 1,4 | 64,4 |
| | 51 | 3 | 4,1 | 4,1 | 68,5 |
| | 52 | 2 | 2,7 | 2,7 | 71,2 |
| | 53 | 1 | 1,4 | 1,4 | 72,6 |
| | 54 | 3 | 4,1 | 4,1 | 76,7 |
| | 55 | 2 | 2,7 | 2,7 | 79,5 |
| | 56 | 4 | 5,5 | 5,5 | 84,9 |
| | 57 | 1 | 1,4 | 1,4 | 86,3 |
| | 60 | 10 | 13,7 | 13,7 | 100,0 |
| Total | | 73 | 100,0 | 100,0 | |



FREQUENCIES VARIABLES=X3.1 X3.2 X3.3 X3.4 X3.5 X3.6 X3.7 X3.8 X3.9 X3.10 X3.11
 Total_X3
 /ORDER=ANALYSIS.

Frequencies

| | | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | X3.7 |
|---|---------|------|------|------|------|------|------|------|
| N | Valid | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| | Missing | 0 | 0 | 1 | 0 | 0 | 0 | 0 |

| | | X3.8 | X3.9 | X3.10 | X3.11 | Penerapan Akuntansi |
|---|---------|------|------|-------|-------|---------------------|
| N | Valid | 73 | 73 | 73 | 73 | 73 |
| | Missing | 0 | 0 | 0 | 0 | 0 |

Frequency Table

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 16 | 21,9 | 21,9 | 21,9 |
| | Netral | 15 | 20,5 | 20,5 | 42,5 |
| | Setuju | 41 | 56,2 | 56,2 | 98,6 |
| | Sangat Setuju | 1 | 1,4 | 1,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 23 | 31,5 | 31,5 | 31,5 |
| | Netral | 17 | 23,3 | 23,3 | 54,8 |
| | Setuju | 32 | 43,8 | 43,8 | 98,6 |
| | Sangat Setuju | 1 | 1,4 | 1,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X3.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 16 | 21,9 | 22,2 | 22,2 |
| | Netral | 7 | 9,6 | 9,7 | 31,9 |
| | Setuju | 46 | 63,0 | 63,9 | 95,8 |
| | Sangat Setuju | 3 | 4,1 | 4,2 | 100,0 |
| | Total | 72 | 98,6 | 100,0 | |
| Missing | System | 1 | 1,4 | | |
| Total | | 73 | 100,0 | | |

X3.4

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 30 | 41,1 | 41,1 | 41,1 |
| | Netral | 20 | 27,4 | 27,4 | 68,5 |
| | Setuju | 23 | 31,5 | 31,5 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X3.5

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 18 | 24,7 | 24,7 | 24,7 |
| | Netral | 10 | 13,7 | 13,7 | 38,4 |
| | Setuju | 45 | 61,6 | 61,6 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X3.6

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 1 | 1,4 | 1,4 | 1,4 |
| | Tidak Setuju | 5 | 6,8 | 6,8 | 8,2 |
| | Netral | 18 | 24,7 | 24,7 | 32,9 |
| | Setuju | 49 | 67,1 | 67,1 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X3.7

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Tidak Setuju | 33 | 45,2 | 45,2 | 47,9 |
| | Netral | 17 | 23,3 | 23,3 | 71,2 |
| | Setuju | 21 | 28,8 | 28,8 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X3.8

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 9 | 12,3 | 12,3 | 12,3 |
| | Netral | 7 | 9,6 | 9,6 | 21,9 |
| | Setuju | 56 | 76,7 | 76,7 | 98,6 |
| | Sangat Setuju | 1 | 1,4 | 1,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X3.9

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 1 | 1,4 | 1,4 | 1,4 |
| | Netral | 59 | 80,8 | 80,8 | 82,2 |
| | Setuju | 11 | 15,1 | 15,1 | 97,3 |
| | Sangat Setuju | 2 | 2,7 | 2,7 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X3.10

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Tidak Setuju | 50 | 68,5 | 68,5 | 71,2 |
| | Netral | 3 | 4,1 | 4,1 | 75,3 |
| | Setuju | 18 | 24,7 | 24,7 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

X3.11

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Sangat Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Tidak Setuju | 51 | 69,9 | 69,9 | 72,6 |
| | Netral | 1 | 1,4 | 1,4 | 74,0 |
| | Setuju | 19 | 26,0 | 26,0 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Penerapan Akuntansi

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 24 | 2 | 2,7 | 2,7 | 2,7 |
| | 25 | 3 | 4,1 | 4,1 | 6,8 |
| | 26 | 4 | 5,5 | 5,5 | 12,3 |
| | 27 | 5 | 6,8 | 6,8 | 19,2 |
| | 28 | 4 | 5,5 | 5,5 | 24,7 |
| | 30 | 3 | 4,1 | 4,1 | 28,8 |
| | 31 | 3 | 4,1 | 4,1 | 32,9 |
| | 32 | 6 | 8,2 | 8,2 | 41,1 |
| | 33 | 2 | 2,7 | 2,7 | 43,8 |
| | 34 | 4 | 5,5 | 5,5 | 49,3 |
| | 35 | 4 | 5,5 | 5,5 | 54,8 |
| | 36 | 5 | 6,8 | 6,8 | 61,6 |
| | 37 | 6 | 8,2 | 8,2 | 69,9 |
| | 38 | 2 | 2,7 | 2,7 | 72,6 |
| | 39 | 2 | 2,7 | 2,7 | 75,3 |
| | 40 | 2 | 2,7 | 2,7 | 78,1 |
| | 41 | 2 | 2,7 | 2,7 | 80,8 |
| | 42 | 2 | 2,7 | 2,7 | 83,6 |
| | 43 | 8 | 11,0 | 11,0 | 94,5 |
| | 44 | 3 | 4,1 | 4,1 | 98,6 |
| | 48 | 1 | 1,4 | 1,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

FREQUENCIES VARIABLES=Y1.1 Y1.2 Y1.3 Y1.4 Y1.5 Y1.6 Y1.7 Y1.8 Total_Y
 /ORDER=ANALYSIS.

Frequencies

| | | Statistics | | | | | | |
|---|---------|------------|------|------|------|------|------|------|
| | | Y1.1 | Y1.2 | Y1.3 | Y1.4 | Y1.5 | Y1.6 | Y1.7 |
| N | Valid | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | Statistics | |
|---|---------|------------|-----------------|
| | | Y1.8 | Pendapatan UMKM |
| N | Valid | 73 | 73 |
| | Missing | 0 | 0 |

Frequency Table

| | | Y1.1 | | | |
|-------|---------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Tidak Setuju | 3 | 4,1 | 4,1 | 4,1 |
| | Netral | 9 | 12,3 | 12,3 | 16,4 |
| | Setuju | 58 | 79,5 | 79,5 | 95,9 |
| | Sangat Setuju | 3 | 4,1 | 4,1 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

| | | Y1.2 | | | |
|-------|---------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Tidak Setuju | 2 | 2,7 | 2,7 | 2,7 |
| | Netral | 8 | 11,0 | 11,0 | 13,7 |
| | Setuju | 62 | 84,9 | 84,9 | 98,6 |
| | Sangat Setuju | 1 | 1,4 | 1,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Y1.3

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 18 | 24,7 | 24,7 | 24,7 |
| | Netral | 24 | 32,9 | 32,9 | 57,5 |
| | Setuju | 30 | 41,1 | 41,1 | 98,6 |
| | Sangat Setuju | 1 | 1,4 | 1,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Y1.4

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 8 | 11,0 | 11,0 | 11,0 |
| | Netral | 23 | 31,5 | 31,5 | 42,5 |
| | Setuju | 41 | 56,2 | 56,2 | 98,6 |
| | Sangat Setuju | 1 | 1,4 | 1,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Y1.5

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 8 | 11,0 | 11,0 | 11,0 |
| | Netral | 19 | 26,0 | 26,0 | 37,0 |
| | Setuju | 46 | 63,0 | 63,0 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Y1.6

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 11 | 15,1 | 15,1 | 15,1 |
| | Netral | 22 | 30,1 | 30,1 | 45,2 |
| | Setuju | 40 | 54,8 | 54,8 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Y1.7

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------|-----------|---------|---------------|--------------------|
| Valid | Tidak Setuju | 1 | 1,4 | 1,4 | 1,4 |
| | Netral | 6 | 8,2 | 8,2 | 9,6 |
| | Setuju | 66 | 90,4 | 90,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Y1.8

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Netral | 7 | 9,6 | 9,6 | 9,6 |
| | Setuju | 56 | 76,7 | 76,7 | 86,3 |
| | Sangat Setuju | 10 | 13,7 | 13,7 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |

Pendapatan UMKM

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 20 | 1 | 1,4 | 1,4 | 1,4 |
| | 23 | 1 | 1,4 | 1,4 | 2,7 |
| | 24 | 1 | 1,4 | 1,4 | 4,1 |
| | 25 | 1 | 1,4 | 1,4 | 5,5 |
| | 26 | 2 | 2,7 | 2,7 | 8,2 |
| | 27 | 5 | 6,8 | 6,8 | 15,1 |
| | 28 | 11 | 15,1 | 15,1 | 30,1 |
| | 29 | 19 | 26,0 | 26,0 | 56,2 |
| | 30 | 9 | 12,3 | 12,3 | 68,5 |
| | 31 | 14 | 19,2 | 19,2 | 87,7 |
| | 32 | 8 | 11,0 | 11,0 | 98,6 |
| | 34 | 1 | 1,4 | 1,4 | 100,0 |
| | Total | 73 | 100,0 | 100,0 | |



LAMPIRAN 6

HASIL UJI VALIDITAS

Kredit Usaha Rakyat (KUR)

CORRELATIONS

/VARIABLES=X1.1 X1.2 X1.3 X1.5 X1.6 Total_X1

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

| | | X1.1 | X1.2 | X1.3 | X1.4 |
|------------------------------|---------------------|--------|--------|--------|--------|
| X1.1 | Pearson Correlation | 1 | ,060 | ,084 | ,180 |
| | Sig. (2-tailed) | | ,613 | ,480 | ,127 |
| | N | 73 | 73 | 73 | 73 |
| X1.2 | Pearson Correlation | ,060 | 1 | ,140 | -,004 |
| | Sig. (2-tailed) | ,613 | | ,239 | ,976 |
| | N | 73 | 73 | 73 | 73 |
| X1.3 | Pearson Correlation | ,084 | ,140 | 1 | ,183 |
| | Sig. (2-tailed) | ,480 | ,239 | | ,121 |
| | N | 73 | 73 | 73 | 73 |
| X1.4 | Pearson Correlation | ,180 | -,004 | ,183 | 1 |
| | Sig. (2-tailed) | ,127 | ,976 | ,121 | |
| | N | 73 | 73 | 73 | 73 |
| X1.5 | Pearson Correlation | ,124 | -,040 | ,243* | ,167 |
| | Sig. (2-tailed) | ,297 | ,738 | ,039 | ,158 |
| | N | 73 | 73 | 73 | 73 |
| X1.6 | Pearson Correlation | -,085 | ,153 | ,117 | ,250* |
| | Sig. (2-tailed) | ,474 | ,196 | ,324 | ,033 |
| | N | 73 | 73 | 73 | 73 |
| Kredit Usaha Rakyat (KUR) | Pearson Correlation | ,485** | ,456** | ,555** | ,536** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 |

Correlations

| | | X1.5 | X1.6 | Kredit Usaha Rakyat (KUR) |
|---------------------------|---------------------|--------|--------|---------------------------|
| X1.1 | Pearson Correlation | ,124 | -,085 | ,485** |
| | Sig. (2-tailed) | ,297 | ,474 | ,000 |
| | N | 73 | 73 | 73 |
| X1.2 | Pearson Correlation | -,040 | ,153 | ,456** |
| | Sig. (2-tailed) | ,738 | ,196 | ,000 |
| | N | 73 | 73 | 73 |
| X1.3 | Pearson Correlation | ,243 | ,117 | ,555** |
| | Sig. (2-tailed) | ,039 | ,324 | ,000 |
| | N | 73 | 73 | 73 |
| X1.4 | Pearson Correlation | ,167 | ,250 | ,536** |
| | Sig. (2-tailed) | ,158 | ,033 | ,000 |
| | N | 73 | 73 | 73 |
| X1.5 | Pearson Correlation | 1 | ,025 | ,559** |
| | Sig. (2-tailed) | | ,836 | ,000 |
| | N | 73 | 73 | 73 |
| X1.6 | Pearson Correlation | ,025 | 1 | ,421** |
| | Sig. (2-tailed) | ,836 | | ,000 |
| | N | 73 | 73 | 73 |
| Kredit Usaha Rakyat (KUR) | Pearson Correlation | ,559** | ,421** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | |
| | N | 73 | 73 | 73 |

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

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



Pengetahuan Akuntansi

CORRELATIONS

/VARIABLES=X2.1 X2.2 X2.3 X2.4 X2.5 X2.6 X2.7 X2.8 X2.9 X2.10 X2.11 X2.12 X2.13 X2.14

X2.15 Total_X2

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

| | | Correlations | | | | | | | | |
|------|---------------------|--------------|--------|--------|--------|--------|--------|--------|--------|--------|
| | | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 |
| X2.1 | Pearson Correlation | 1 | ,789** | ,447** | ,601** | ,402** | ,429** | ,484** | ,447** | ,486** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.2 | Pearson Correlation | ,789** | 1 | ,460** | ,739** | ,469** | ,526** | ,671** | ,557** | ,624** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.3 | Pearson Correlation | ,447** | ,460** | 1 | ,454** | ,438** | ,504** | ,357** | ,340** | ,307** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,000 | ,002 | ,003 | ,008 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.4 | Pearson Correlation | ,601** | ,739** | ,454** | 1 | ,535** | ,775** | ,773** | ,790** | ,599** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.5 | Pearson Correlation | ,402** | ,469** | ,438** | ,535** | 1 | ,323** | ,492** | ,428** | ,407** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,005 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.6 | Pearson Correlation | ,429** | ,526** | ,504** | ,775** | ,323** | 1 | ,691** | ,728** | ,464** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,005 | | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.7 | Pearson Correlation | ,484** | ,671** | ,357** | ,773** | ,492** | ,691** | 1 | ,798** | ,664** |
| | Sig. (2-tailed) | ,000 | ,000 | ,002 | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |

| | | | | | | | | | | |
|-----------------------|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| X2.8 | Pearson Correlation | ,447** | ,557** | ,340** | ,790** | ,428** | ,728** | ,798** | 1 | ,629** |
| | Sig. (2-tailed) | ,000 | ,000 | ,003 | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.9 | Pearson Correlation | ,486** | ,624** | ,307** | ,599** | ,407** | ,464** | ,664** | ,629** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,008 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.10 | Pearson Correlation | ,628** | ,686** | ,359** | ,629** | ,410** | ,522** | ,624** | ,629** | ,799** |
| | Sig. (2-tailed) | ,000 | ,000 | ,002 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.11 | Pearson Correlation | ,580** | ,690** | ,434** | ,645** | ,434** | ,488** | ,663** | ,660** | ,607** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.12 | Pearson Correlation | ,625** | ,722** | ,349** | ,659** | ,376** | ,459** | ,644** | ,644** | ,432** |
| | Sig. (2-tailed) | ,000 | ,000 | ,003 | ,000 | ,001 | ,000 | ,000 | ,000 | ,000 |
| | N | 72 | 72 | 72 | 72 | 72 | 72 | 72 | 72 | 72 |
| X2.13 | Pearson Correlation | ,589** | ,684** | ,339** | ,584** | ,330** | ,358** | ,576** | ,514** | ,512** |
| | Sig. (2-tailed) | ,000 | ,000 | ,003 | ,000 | ,004 | ,002 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.14 | Pearson Correlation | ,572** | ,678** | ,412** | ,618** | ,384** | ,435** | ,613** | ,551** | ,501** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,001 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| X2.15 | Pearson Correlation | ,610** | ,700** | ,443** | ,631** | ,418** | ,435** | ,614** | ,580** | ,473** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |
| Pengetahuan Akuntansi | Pearson Correlation | ,742** | ,856** | ,561** | ,863** | ,583** | ,699** | ,834** | ,801** | ,728** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 | 73 |

Correlations

| | | X2.10 | X2.11 | X2.12 | X2.13 | X2.14 | X2.15 | Pengetahuan Akuntansi |
|------|---------------------|--------|--------|--------|--------|--------|--------|-----------------------|
| X2.1 | Pearson Correlation | ,628** | ,580** | ,625** | ,589** | ,572** | ,610** | ,742** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.2 | Pearson Correlation | ,686** | ,690** | ,722** | ,684** | ,678** | ,700** | ,856** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.3 | Pearson Correlation | ,359** | ,434** | ,349** | ,339** | ,412** | ,443** | ,561** |
| | Sig. (2-tailed) | ,002 | ,000 | ,003 | ,003 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.4 | Pearson Correlation | ,629** | ,645** | ,659** | ,584** | ,618** | ,631** | ,863** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.5 | Pearson Correlation | ,410** | ,434** | ,376** | ,330** | ,384** | ,418** | ,583** |
| | Sig. (2-tailed) | ,000 | ,000 | ,001 | ,004 | ,001 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.6 | Pearson Correlation | ,522** | ,488** | ,459** | ,358** | ,435** | ,435** | ,699** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,002 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.7 | Pearson Correlation | ,624** | ,663** | ,644** | ,576** | ,613** | ,614** | ,834** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.8 | Pearson Correlation | ,629** | ,660** | ,644** | ,514** | ,551** | ,580** | ,801** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.9 | Pearson Correlation | ,799** | ,607** | ,432** | ,512** | ,501** | ,473** | ,728** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |

| | | | | | | | | |
|-----------------------|---------------------|--------|--------|--------|--------|--------|--------|--------|
| X2.10 | Pearson Correlation | 1 | ,684** | ,593** | ,536** | ,604** | ,541** | ,792** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.11 | Pearson Correlation | ,684** | 1 | ,813** | ,713** | ,758** | ,735** | ,850** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.12 | Pearson Correlation | ,593** | ,813** | 1 | ,829** | ,832** | ,822** | ,848** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 72 | 72 | 72 | 72 | 72 | 72 | 72 |
| X2.13 | Pearson Correlation | ,536** | ,713** | ,829** | 1 | ,848** | ,893** | ,799** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.14 | Pearson Correlation | ,604** | ,758** | ,832** | ,848** | 1 | ,921** | ,837** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| X2.15 | Pearson Correlation | ,541** | ,735** | ,822** | ,893** | ,921** | 1 | ,844** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |
| Pengetahuan Akuntansi | Pearson Correlation | ,792** | ,850** | ,848** | ,799** | ,837** | ,844** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 73 | 73 | 72 | 73 | 73 | 73 | 73 |

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

Penerapan Akuntansi

CORRELATIONS

/VARIABLES=X3.1 X3.2 X3.3 X3.4 X3.5 X3.6 X3.7 X3.8 X3.9 X3.10 X3.11 Total_X3

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

Correlations

| | | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 |
|---------------------|---------------------|--------|--------|--------|--------|--------|--------|
| X3.1 | Pearson Correlation | 1 | ,664** | ,590** | ,515** | ,654** | ,252* |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 | ,032 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |
| X3.2 | Pearson Correlation | ,664** | 1 | ,662** | ,549** | ,634** | ,288* |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,014 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |
| X3.3 | Pearson Correlation | ,590** | ,662** | 1 | ,447** | ,710** | ,104 |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,386 |
| | N | 72 | 72 | 72 | 72 | 72 | 72 |
| X3.4 | Pearson Correlation | ,515** | ,549** | ,447** | 1 | ,524** | ,357** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,002 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |
| X3.5 | Pearson Correlation | ,654** | ,634** | ,710** | ,524** | 1 | ,271* |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,021 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |
| X3.6 | Pearson Correlation | ,252* | ,288* | ,104 | ,357** | ,271* | 1 |
| | Sig. (2-tailed) | ,032 | ,014 | ,386 | ,002 | ,021 | |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |
| X3.7 | Pearson Correlation | ,401** | ,508** | ,363** | ,569** | ,412** | ,387** |
| | Sig. (2-tailed) | ,000 | ,000 | ,002 | ,000 | ,000 | ,001 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |
| X3.8 | Pearson Correlation | ,253* | ,343** | ,223 | ,338** | ,203 | ,309** |
| | Sig. (2-tailed) | ,031 | ,003 | ,060 | ,003 | ,085 | ,008 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |
| X3.9 | Pearson Correlation | ,095 | ,282* | ,386** | ,244* | ,159 | ,039 |
| | Sig. (2-tailed) | ,424 | ,016 | ,001 | ,038 | ,179 | ,743 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |
| X3.10 | Pearson Correlation | ,391** | ,475** | ,281* | ,698** | ,402** | ,286* |
| | Sig. (2-tailed) | ,001 | ,000 | ,017 | ,000 | ,000 | ,014 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |
| X3.11 | Pearson Correlation | ,366** | ,450** | ,254* | ,669** | ,359** | ,304** |
| | Sig. (2-tailed) | ,001 | ,000 | ,031 | ,000 | ,002 | ,009 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |
| Penerapan Akuntansi | Pearson Correlation | ,713** | ,794** | ,672** | ,809** | ,738** | ,463** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 72 | 73 | 73 | 73 |

Correlations

| | | X3.7 | X3.8 | X3.9 | X3.10 | X3.11 | Penerapan Akuntansi |
|---------------------|---------------------|--------|--------|--------|--------|--------|---------------------|
| X3.1 | Pearson Correlation | ,401** | ,253* | ,095 | ,391** | ,366** | ,713** |
| | Sig. (2-tailed) | ,000 | ,031 | ,424 | ,001 | ,001 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |
| X3.2 | Pearson Correlation | ,508** | ,343** | ,282* | ,475** | ,450** | ,794** |
| | Sig. (2-tailed) | ,000 | ,003 | ,016 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |
| X3.3 | Pearson Correlation | ,363** | ,223 | ,386** | ,281* | ,254* | ,672** |
| | Sig. (2-tailed) | ,002 | ,060 | ,001 | ,017 | ,031 | ,000 |
| | N | 72 | 72 | 72 | 72 | 72 | 72 |
| X3.4 | Pearson Correlation | ,569** | ,338** | ,244* | ,698** | ,669** | ,809** |
| | Sig. (2-tailed) | ,000 | ,003 | ,038 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |
| X3.5 | Pearson Correlation | ,412** | ,203 | ,159 | ,402** | ,359** | ,738** |
| | Sig. (2-tailed) | ,000 | ,085 | ,179 | ,000 | ,002 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |
| X3.6 | Pearson Correlation | ,387** | ,309** | ,039 | ,286* | ,304** | ,463** |
| | Sig. (2-tailed) | ,001 | ,008 | ,743 | ,014 | ,009 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |
| X3.7 | Pearson Correlation | 1 | ,430** | ,348** | ,687** | ,676** | ,766** |
| | Sig. (2-tailed) | | ,000 | ,003 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |
| X3.8 | Pearson Correlation | ,430** | 1 | ,224 | ,352** | ,347** | ,517** |
| | Sig. (2-tailed) | ,000 | | ,057 | ,002 | ,003 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |
| X3.9 | Pearson Correlation | ,348** | ,224 | 1 | ,249* | ,183 | ,389** |
| | Sig. (2-tailed) | ,003 | ,057 | | ,034 | ,122 | ,001 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |
| X3.10 | Pearson Correlation | ,687** | ,352** | ,249* | 1 | ,983** | ,789** |
| | Sig. (2-tailed) | ,000 | ,002 | ,034 | | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |
| X3.11 | Pearson Correlation | ,676** | ,347** | ,183 | ,983** | 1 | ,754** |
| | Sig. (2-tailed) | ,000 | ,003 | ,122 | ,000 | | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |
| Penerapan Akuntansi | Pearson Correlation | ,766** | ,517** | ,389** | ,789** | ,754** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,001 | ,000 | ,000 | |
| | N | 73 | 73 | 73 | 73 | 73 | 73 |

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

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

Pendapatan UMKM

CORRELATIONS

/VARIABLES=Y1.1 Y1.2 Y1.3 Y1.4 Y1.5 Y1.6 Y1.7 Y1.8 Total_Y1

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

| | | Y1.1 | Y1.2 | Y1.3 | Y1.4 | Y1.5 |
|--------------------|---------------------|--------|--------|--------|--------|--------|
| Y1.1 | Pearson Correlation | 1 | ,826** | ,191 | -,115 | ,082 |
| | Sig. (2-tailed) | | ,000 | ,105 | ,333 | ,491 |
| | N | 73 | 73 | 73 | 73 | 73 |
| Y1.2 | Pearson Correlation | ,826** | 1 | ,149 | -,073 | ,206 |
| | Sig. (2-tailed) | ,000 | | ,207 | ,538 | ,080 |
| | N | 73 | 73 | 73 | 73 | 73 |
| Y1.3 | Pearson Correlation | ,191 | ,149 | 1 | ,172 | ,334** |
| | Sig. (2-tailed) | ,105 | ,207 | | ,145 | ,004 |
| | N | 73 | 73 | 73 | 73 | 73 |
| Y1.4 | Pearson Correlation | -,115 | -,073 | ,172 | 1 | ,022 |
| | Sig. (2-tailed) | ,333 | ,538 | ,145 | | ,852 |
| | N | 73 | 73 | 73 | 73 | 73 |
| Y1.5 | Pearson Correlation | ,082 | ,206 | ,334** | ,022 | 1 |
| | Sig. (2-tailed) | ,491 | ,080 | ,004 | ,852 | |
| | N | 73 | 73 | 73 | 73 | 73 |
| Y1.6 | Pearson Correlation | -,211 | -,188 | ,033 | ,161 | ,052 |
| | Sig. (2-tailed) | ,073 | ,111 | ,784 | ,173 | ,663 |
| | N | 73 | 73 | 73 | 73 | 73 |
| Y1.7 | Pearson Correlation | ,119 | ,152 | ,167 | ,156 | ,179 |
| | Sig. (2-tailed) | ,317 | ,200 | ,159 | ,188 | ,130 |
| | N | 73 | 73 | 73 | 73 | 73 |
| Y1.8 | Pearson Correlation | ,077 | ,215 | -,055 | ,104 | ,060 |
| | Sig. (2-tailed) | ,515 | ,068 | ,646 | ,383 | ,615 |
| | N | 73 | 73 | 73 | 73 | 73 |
| Pendapatan UMKM | Pearson Correlation | ,440** | ,511** | ,626** | ,441** | ,556** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 73 | 73 | 73 | 73 | 73 |

Correlations

| | | Y1.6 | Y1.7 | Y1.8 | Pendapatan UMKM |
|--------------------|---------------------|--------|--------|--------|--------------------|
| Y1.1 | Pearson Correlation | -,211 | ,119 | ,077 | ,440** |
| | Sig. (2-tailed) | ,073 | ,317 | ,515 | ,000 |
| | N | 73 | 73 | 73 | 73 |
| Y1.2 | Pearson Correlation | -,188 | ,152 | ,215 | ,511** |
| | Sig. (2-tailed) | ,111 | ,200 | ,068 | ,000 |
| | N | 73 | 73 | 73 | 73 |
| Y1.3 | Pearson Correlation | ,033 | ,167 | -,055 | ,626** |
| | Sig. (2-tailed) | ,784 | ,159 | ,646 | ,000 |
| | N | 73 | 73 | 73 | 73 |
| Y1.4 | Pearson Correlation | ,161 | ,156 | ,104 | ,441** |
| | Sig. (2-tailed) | ,173 | ,188 | ,383 | ,000 |
| | N | 73 | 73 | 73 | 73 |
| Y1.5 | Pearson Correlation | ,052 | ,179 | ,060 | ,556** |
| | Sig. (2-tailed) | ,663 | ,130 | ,615 | ,000 |
| | N | 73 | 73 | 73 | 73 |
| Y1.6 | Pearson Correlation | 1 | ,167 | -,046 | ,333** |
| | Sig. (2-tailed) | | ,157 | ,698 | ,004 |
| | N | 73 | 73 | 73 | 73 |
| Y1.7 | Pearson Correlation | ,167 | 1 | ,107 | ,461** |
| | Sig. (2-tailed) | ,157 | | ,367 | ,000 |
| | N | 73 | 73 | 73 | 73 |
| Y1.8 | Pearson Correlation | -,046 | ,107 | 1 | ,310** |
| | Sig. (2-tailed) | ,698 | ,367 | | ,008 |
| | N | 73 | 73 | 73 | 73 |
| Pendapatan UMKM | Pearson Correlation | ,333** | ,461** | ,310** | 1 |
| | Sig. (2-tailed) | ,004 | ,000 | ,008 | |
| | N | 73 | 73 | 73 | 73 |

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



LAMPIRAN 7

HASIL UJI RELIABILITAS

Kredit Usaha Rakyat (KUR)

RELIABILITY

/VARIABLES=X1.1 X1.2 X1.3 X1.5 X1.6 Total_X1

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA

/STATISTICS=DESCRIPTIVE SCALE

/SUMMARY=TOTAL.

Reliability

Scale: ALL VARIABLES

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 73 | 100,0 |
| | Excluded ^a | 0 | ,0 |
| | Total | 73 | 100,0 |

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

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,679 | 7 |

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---------------------------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| X1.1 | 45,51 | 8,809 | ,329 | ,660 |
| X1.2 | 46,01 | 8,903 | ,292 | ,668 |
| X1.3 | 45,78 | 8,840 | ,442 | ,646 |
| X1.4 | 45,96 | 8,929 | ,424 | ,650 |
| X1.5 | 45,93 | 8,370 | ,396 | ,644 |
| X1.6 | 45,96 | 9,262 | ,295 | ,670 |
| Kredit Usaha Rakyat (KUR) | 25,01 | 2,569 | 1,000 | ,393 |

Pengetahuan Akuntansi

RELIABILITY

```
/VARIABLES=X2.1 X2.2 X2.3 X2.4 X2.5 X2.6 X2.7 X2.8 X2.9 X2.10 X2.11 X2.12 X2.13 X2.14  
X2.15 Total_X2  
/SCALE('ALL VARIABLES') ALL  
/MODEL=ALPHA  
/STATISTICS=DESCRIPTIVE SCALE  
/SUMMARY=TOTAL.
```

Reliability

Scale: ALL VARIABLES

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 72 | 98,6 |
| | Excluded ^a | 1 | 1,4 |
| | Total | 73 | 100,0 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,770 | 16 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item- Total Correlation | Cronbach's Alpha if Item Deleted |
|-----------------------|-------------------------------|-----------------------------------|--------------------------------------|--|
| X2.1 | 86,97 | 401,661 | ,717 | ,757 |
| X2.2 | 86,97 | 396,901 | ,842 | ,753 |
| X2.3 | 86,18 | 410,488 | ,532 | ,763 |
| X2.4 | 86,72 | 395,218 | ,848 | ,752 |
| X2.5 | 86,53 | 408,196 | ,549 | ,762 |
| X2.6 | 86,49 | 402,845 | ,672 | ,758 |
| X2.7 | 86,61 | 395,706 | ,816 | ,752 |
| X2.8 | 86,69 | 398,159 | ,781 | ,754 |
| X2.9 | 86,82 | 403,051 | ,703 | ,758 |
| X2.10 | 86,94 | 399,631 | ,771 | ,755 |
| X2.11 | 86,88 | 396,759 | ,835 | ,753 |
| X2.12 | 86,99 | 397,507 | ,835 | ,753 |
| X2.13 | 86,92 | 399,655 | ,780 | ,755 |
| X2.14 | 86,82 | 396,066 | ,820 | ,753 |
| X2.15 | 86,85 | 396,385 | ,827 | ,753 |
| Pengetahuan Akuntansi | 44,88 | 106,900 | 1,000 | ,953 |



Penerapan Akuntansi

RELIABILITY

/VARIABLES=X3.1 X3.2 X3.3 X3.4 X3.5 X3.6 X3.7 X3.8 X3.9 X3.10 X3.11 Total_X3

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA

/STATISTICS=DESCRIPTIVE SCALE

/SUMMARY=TOTAL.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 72 | 98,6 |
| | Excluded ^a | 1 | 1,4 |
| | Total | 73 | 100,0 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,766 | 12 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---------------------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| X3.1 | 65,65 | 141,610 | ,676 | ,745 |
| X3.2 | 65,88 | 138,928 | ,765 | ,739 |
| X3.3 | 65,53 | 141,830 | ,630 | ,746 |
| X3.4 | 66,11 | 139,424 | ,785 | ,740 |
| X3.5 | 65,64 | 140,910 | ,711 | ,743 |
| X3.6 | 65,46 | 148,364 | ,424 | ,759 |
| X3.7 | 66,26 | 139,183 | ,755 | ,740 |
| X3.8 | 65,36 | 147,192 | ,477 | ,757 |
| X3.9 | 65,83 | 151,408 | ,353 | ,765 |
| X3.10 | 66,53 | 138,816 | ,766 | ,739 |
| X3.11 | 66,54 | 139,181 | ,748 | ,740 |
| Penerapan Akuntansi | 34,51 | 38,986 | 1,000 | ,891 |

Pendapatan UMKM

RELIABILITY

/VARIABLES=Y1.1 Y1.2 Y1.3 Y1.4 Y1.5 Y1.6 Y1.7 Y1.8 Total_Y1

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA

/STATISTICS=DESCRIPTIVE SCALE

/SUMMARY=TOTAL.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 73 | 100,0 |
| | Excluded ^a | 0 | ,0 |
| | Total | 73 | 100,0 |

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,673 | 9 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|-----------------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| Y1.1 | 54,58 | 18,442 | ,333 | ,655 |
| Y1.2 | 54,56 | 18,416 | ,429 | ,649 |
| Y1.3 | 55,22 | 16,340 | ,494 | ,619 |
| Y1.4 | 54,93 | 18,009 | ,302 | ,656 |
| Y1.5 | 54,89 | 17,349 | ,436 | ,636 |
| Y1.6 | 55,01 | 18,653 | ,176 | ,676 |
| Y1.7 | 54,52 | 18,975 | ,396 | ,658 |
| Y1.8 | 54,37 | 19,209 | ,209 | ,670 |
| Pendapatan UMKM | 29,21 | 5,082 | 1,000 | ,448 |



LAMPIRAN 8

HASIL ANALISIS REGRESI LINIER

REGRESSION

/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Total_Y
/METHOD=ENTER Total_X1 Total_X2 Total_X3.

Regression

Variables Entered/Removed^a

| Model | Variables Entered | Variables Removed | Method |
|-------|--|-------------------|--------|
| 1 | Penerapan Akuntansi, Kredit Usaha Rakyat (KUR), Pengetahuan Akuntansi ^b | | Enter |

a. Dependent Variable: Pendapatan UMKM

b. All requested variables entered.

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,528 ^a | ,279 | ,247 | 1,956 |

a. Predictors: (Constant), Penerapan Akuntansi, Kredit Usaha Rakyat (KUR), Pengetahuan Akuntansi

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1 | Regression | 101,968 | 3 | 33,989 | 8,885 | ,000 ^b |
| | Residual | 263,950 | 69 | 3,825 | | |
| | Total | 365,918 | 72 | | | |

a. Dependent Variable: Pendapatan UMKM

b. Predictors: (Constant), Penerapan Akuntansi, Kredit Usaha Rakyat (KUR), Pengetahuan Akuntansi

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---------------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 14,601 | 3,963 | | 3,685 | ,000 |
| Kredit Usaha Rakyat (KUR) | ,323 | ,144 | ,230 | 2,241 | ,028 |
| Pengetahuan Akuntansi | ,055 | ,025 | ,252 | 2,181 | ,033 |
| Penerapan Akuntansi | ,117 | ,042 | ,323 | 2,799 | ,007 |

a. Dependent Variable: Pendapatan UMKM





LAMPIRAN 9
DOKUMENTASI









LAMPIRAN 10
BERITA ACARA



UNIVERSITAS MUHAMMADIYAH PONOROGO
FAKULTAS EKONOMI

Jl. Budi Utomo No. 10 Ponorogo 63471 Jawa Timur Indonesia
Telp (0352) 481124, Fax. (0352) 461796, e-mail : akademik@umpo.ac.id Website :www.umpo.ac.id
Akreditasi Institusi B oleh BAN-PT
(SK Nomor : 77/SK/BAN-PT/Ak-PPJ/PT/IV/2020)

BERITA ACARA BIMBINGAN SKRIPSI

1. Nama Mahasiswa : **DEASY FATMAWATI**
2. NIM : 16441268
3. Jurusan : Akuntansi
4. Bidang : UMKM
5. Alamat : Ds. Ngadisanan, Kec. Sambit, Kab. Ponorogo
6. Judul Skripsi : Pengaruh Kredit Usaha Rakyat (KUR), Pengetahuan Akuntansi, dan Penerapan Akuntansi Terhadap Pendapatan UMKM Kec. Sambit Kab. Ponorogo
7. Masa Pembimbingan : September 2020 s/d Agustus 2021
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :

| Tanggal Disetujui | BAB | Paraf Pembimbing |
|-------------------|----------------------|------------------|
| 26-01-2021 | Revisi Bab 4 dan 5 | |
| 03-02-2021 | Acc Bab 4 dan 5 | |
| 08-02-2021 | Revisi Bab 4 dan 5 | |
| 24-2-2021 | Revisi Bab 4 dan 5 | |
| 17-3-2021 | Revisi Bab 4, rev. | |
| | Agkhan Full Draft | |
| 8-4-2021 | Revisi Full Draft | |
| 8-4-2021 | ACC Full Draft | |
| | Daftar Ujian Skripsi | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

