

# **LAMPIRAN**



### Petunjuk Pengisian

Ada empat pilihan jawaban yang tersedia untuk masing-masing pernyataan, yaitu:

- a. Sangat Setuju (SS)                      c. Tidak Setuju (TS)  
 b. Setuju (S)                                  d. Sangat Tidak Setuju (STS)

No.	Pernyataan	SS	S	TS	STS
<b>Pembiayaan</b>					
1.	Saya tidak merasa dibebani dengan bagi hasil yang ditetapkan oleh Bank Syariah				
2.	Bagi hasil yang ditetapkan Bank Syariah lebih rendah dibandingkan bunga pada Bank Konvensional				
3.	Saya dapat meningkatkan produksi penjualan setelah menerima tambahan modal dari Bank Syariah				
4.	Saya bisa membuat cabang baru setelah menerima pembiayaan				
5.	Pelayanan bank dalam menerima pengajuan pembiayaan sangat cepat				
6.	Saya akan melakukan pembiayaan kembali setelah perjanjian selesai				
<b>Pembinaan</b>					
7.	Bank melakukan pembinaan terhadap UMKM dalam menjalankan dan mengembangkan usaha hingga perjanjian selesai				
8.	Pembinaan yang diberikan oleh Bank Syariah berjalan dengan baik				
9.	Akibat pembinaan dari Bank Syariah saya dapat mengurangi risiko yang mungkin terjadi				
10.	Saya mendapatkan informasi yang jelas mengenai manfaat pembiayaan melalui pembinaan				
11.	Pembinaan yang diberikan oleh Bank Syariah membantu saya untuk mengembangkan UMKM				
12.	Saya mengerti fungsi dari pembinaan yang diberikan oleh Bank Syariah				
<b>Kinerja UMKM</b>					
13.	Keterampilan para pekerja mempengaruhi kinerja UMKM				
14.	Persaingan usaha mempengaruhi kinerja UMKM				
15.	Komunikasi antar pekerja memperlancar produksi yang mempengaruhi kinerja UMKM				
16.	Laba saya meningkat setelah mendapatkan pinjaman dari Bank Syariah				
17.	Omset saya meningkat setelah mendapatkan pinjaman dari Bank Syariah				
18.	Aset saya meningkat setelah mendapatkan pinjaman dari Bank Syariah				

## Lampiran 2.

### Tabulasi Data

#### Karakteristik Responden

Nama	JK	Usia	Pendidikan	Jenis Usaha	Jumlah Pinjaman	Modal	Omset	Karyawan	Lama Usaha
1	2	3	3	3	2	1	2	2	3
2	2	4	4	4	3	1	1	2	3
3	1	2	3	7	1	1	1	1	3
4	1	2	4	1	3	3	2	2	2
5	1	2	4	1	3	2	2	2	3
6	1	2	3	3	2	3	2	1	3
7	1	2	3	11	3	1	2	1	3
8	2	1	4	3	4	1	1	1	2
9	1	3	3	7	1	1	2	1	3
10	1	1	3	11	3	3	3	4	3
11	2	1	4	3	1	1	2	1	3
12	2	4	3	3	4	1	3	1	3
13	2	3	3	4	3	1	1	1	3
14	2	4	3	3	2	3	2	1	3
15	2	3	3	10	3	3	3	2	3
16	2	2	4	4	3	1	1	2	3
17	1	3	3	11	1	2	4	1	2
18	2	4	2	6	1	1	1	1	3
19	1	4	2	4	2	1	2	1	3
20	1	3	4	3	2	2	2	1	3
21	1	3	3	10	3	1	2	1	1
22	2	4	3	8	1	1	1	1	3
23	1	1	3	1	3	2	2	2	3
24	1	1	3	2	3	1	2	2	3
25	1	1	4	2	3	1	3	3	3
26	2	2	4	5	3	3	3	2	2
27	1	4	3	8	1	1	1	1	3
28	1	4	3	3	4	2	5	2	3
29	2	1	4	4	3	1	1	2	3
30	1	2	4	7	1	1	1	1	3
31	1	2	4	3	2	1	1	1	3
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34	1	3	2	8	1	1	1	1	3
35	1	1	3	3	3	1	2	1	1
36	2	1	3	3	4	1	2	1	3
37	1	5	1	7	3	1	1	1	3
38	1	3	4	1	2	2	2	2	3
39	1	2	4	4	2	1	1	1	3
40	2	2	3	10	3	3	2	1	1
41	1	1	4	3	2	1	3	1	2
42	1	3	3	8	1	1	1	1	3
43	2	3	3	6	1	2	1	1	3
44	2	3	3	3	3	3	2	1	3

45	2	3	2	8	3	1	1	1	3
46	2	1	4	2	3	2	3	2	2
47	2	2	4	10	3	2	2	1	3
48	1	3	3	7	1	2	2	1	3
49	2	4	3	3	5	1	1	1	3
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62	1	2	3	7	1	1	1	1	3
63	1	1	3	3	3	1	2	1	3
64	2	3	2	5	3	2	1	1	1
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66	1	2	3	3	4	2	2	1	2
67	1	1	4	2	3	3	5	3	3
68	2	3	4	3	4	2	2	2	1
69	1	1	4	1	3	3	1	2	1
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71	1	1	4	1	5	2	2	4	3
72	2	4	2	8	1	1	1	1	3
73	1	3	4	3	1	1	1	1	2
74	2	4	4	4	1	1	2	2	2
75	1	4	3	1	2	1	2	2	3
76	1	1	4	1	3	3	5	4	3
77	1	4	3	3	3	1	2	2	1
78	1	3	3	7	2	1	2	1	2
79	1	1	3	1	3	1	4	3	3
80	1	3	2	3	3	1	2	4	2
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85	1	1	4	3	3	1	1	1	3
86	2	1	4	2	3	2	1	1	2
87	1	2	3	10	3	2	1	1	1
88	2	1	4	5	2	1	2	2	3
89	2	4	3	3	4	2	5	4	3
90	1	1	3	3	5	2	2	4	3
91	2	2	3	9	4	1	2	2	3
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96	2	3	3	3	1	1	1	2	2
97	2	4	3	3	2	1	1	1	3

98	1	4	3	7	1	1	1	1	3
99	2	4	3	3	1	1	1	1	3
100	2	4	2	7	1	1	1	1	3

## Hasil Kuesioner

## 1. Pembiayaan

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

41	4	3	4	3	4	4	22
42	3	3	2	3	3	1	15
43	3	3	4	3	3	4	20
44	4	4	3	3	4	4	22
45	3	4	4	3	4	3	21
46	3	2	2	4	2	3	16
47	3	3	3	2	3	3	17
48	3	2	3	3	3	1	15
49	3	3	4	4	3	3	20
50	4	3	4	3	3	4	21
51	3	3	3	3	3	4	19
52	4	3	3	4	4	4	22
53	4	4	3	3	3	4	21
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56	3	3	4	3	4	3	20
57	3	3	1	2	3	2	14
58	4	3	3	3	4	3	20
59	3	3	3	3	2	1	15
60	3	3	2	2	4	3	17
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66	3	3	2	3	3	1	15
67	3	4	3	4	4	3	21
68	4	3	3	4	3	3	20
69	4	3	3	2	4	4	20
70	3	3	4	4	3	4	21
71	4	3	4	3	4	4	22
72	4	4	3	3	3	4	21
73	4	4	4	3	4	3	22
74	3	3	3	3	4	4	20
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76	4	3	3	2	4	4	20
77	2	3	2	2	3	1	13
78	4	3	4	4	3	3	21
79	3	4	4	3	3	3	20
80	4	3	4	3	4	4	22
81	3	3	4	4	4	4	22
82	4	3	3	3	3	4	20
83	3	4	4	3	4	3	21
84	4	3	3	3	4	3	20



85	2	3	3	2	2	1	13
86	4	3	4	3	3	3	20
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93	4	3	3	3	4	4	21
94	3	3	4	3	3	3	19
95	3	4	4	4	4	3	22
96	4	3	3	2	3	3	18
97	3	2	2	3	3	3	16
98	3	2	3	3	2	2	15
99	4	3	3	3	3	4	20
100	3	4	4	3	4	4	22

## 2. Pembinaan

No.	1	2	3	4	5	6	Total
1	3	2	3	2	3	3	16
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4	4	3	4	4	3	4	22
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7	4	3	3	2	3	4	19
8	4	3	4	3	3	3	20
9	3	4	3	3	4	4	21
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11	3	4	3	2	3	4	19
12	3	3	4	3	3	3	19
13	3	3	4	3	2	4	19
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18	4	3	2	3	4	4	20
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21	4	3	3	4	4	3	21
22	3	4	4	4	3	2	20
23	3	3	4	4	3	3	20
24	2	3	3	3	4	4	19
25	3	3	3	2	2	2	15
26	2	1	2	3	2	3	13
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32	4	3	3	3	4	4	21
33	3	2	4	3	3	3	18
34	4	3	3	3	3	4	20
35	3	3	3	4	3	3	19
36	3	4	3	3	4	2	19
37	4	3	3	3	4	4	21
38	3	3	3	4	3	4	20
39	3	3	2	1	2	2	13
40	4	4	3	4	4	3	22
41	3	4	3	4	3	2	19
42	3	2	3	1	3	2	14

43	4	3	3	3	4	3	20
44	3	3	2	3	3	4	18
45	3	3	3	4	3	4	20
46	2	3	3	3	2	2	15
47	2	3	2	3	3	2	15
48	3	3	2	4	4	3	19
49	3	4	3	4	4	4	22
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51	3	3	2	4	2	4	18
52	4	4	4	3	4	4	23
53	4	3	3	3	4	3	20
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60	3	3	3	3	2	2	16
61	3	2	3	4	3	3	18
62	4	3	4	3	2	4	20
63	3	2	4	4	4	4	21
64	3	3	3	4	4	4	21
65	2	3	2	2	3	3	15
66	3	2	2	3	3	3	16
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69	3	3	4	3	2	4	19
70	4	2	2	4	3	3	18
71	3	3	3	3	4	4	20
72	4	4	3	4	3	4	22
73	4	3	4	3	3	3	20
74	3	4	3	4	4	4	22
75	4	4	4	3	3	3	21
76	4	3	2	3	3	3	18
77	3	1	3	2	3	3	15
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82	4	3	3	3	4	3	20
83	3	3	4	3	4	4	21
84	3	3	3	4	3	4	20
85	3	2	3	1	3	2	14
86	4	4	2	3	4	4	21

87	3	3	2	2	3	2	15
88	3	3	3	4	4	3	20
89	3	4	4	4	3	3	21
90	2	3	2	3	3	2	15
91	3	2	3	1	3	3	15
92	3	3	3	4	2	3	18
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95	3	4	3	3	2	3	18
96	4	3	3	4	3	4	21
97	3	3	3	2	2	2	15
98	2	1	3	3	2	2	13
99	3	4	4	4	3	3	21
100	3	3	3	4	3	3	19

## 3. Kinerja UMKM

No.	1	2	3	4	5	6	Total
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5	4	3	3	2	4	4	20
6	3	4	4	2	4	4	21
7	3	3	2	2	4	3	17
8	4	4	2	3	4	3	20
9	4	4	3	4	3	3	21
10	2	2	3	2	3	2	14
11	3	3	4	3	4	3	20
12	4	3	4	2	3	3	19
13	4	4	4	3	3	4	22
14	4	3	2	3	4	3	19
15	3	3	2	2	2	3	15
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17	4	4	3	2	3	3	19
18	3	3	3	2	3	4	18
19	4	3	4	3	4	3	21
20	3	3	3	4	4	4	21
21	2	3	4	3	4	3	19
22	3	4	4	3	4	3	21
23	3	3	4	4	3	4	21
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25	3	2	1	3	2	2	13
26	4	3	4	3	4	3	21
27	3	4	3	3	4	3	20
28	4	4	4	2	3	4	21
29	3	2	3	3	2	2	15
30	3	2	3	4	2	3	17
31	3	3	3	2	2	2	15
32	3	3	2	4	3	4	19
33	4	4	3	2	3	3	19
34	3	3	4	3	4	3	20
35	3	4	3	4	3	4	21
36	3	4	3	3	3	4	20
37	4	4	2	4	3	3	20
38	4	3	4	2	4	3	20
39	3	2	3	3	3	2	16
40	3	4	3	4	3	3	20
41	4	4	3	3	4	4	22
42	2	3	1	3	3	3	15

43	4	4	4	4	3	4	23
44	3	3	3	4	4	4	21
45	4	3	4	4	3	4	22
46	3	3	1	2	3	3	15
47	3	3	3	3	4	3	19
48	3	3	2	2	4	3	17
49	3	4	4	2	3	3	19
50	3	4	3	3	4	3	20
51	4	4	3	4	4	3	22
52	3	4	4	4	3	4	22
53	3	3	2	3	3	4	18
54	4	3	4	4	3	3	21
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56	3	3	4	4	3	4	21
57	3	2	3	2	2	2	14
58	2	3	4	4	3	3	19
59	3	2	3	3	3	3	17
60	3	3	1	3	2	2	14
61	3	3	4	4	4	3	21
62	3	3	3	3	4	3	19
63	4	4	4	4	3	4	23
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66	2	3	3	2	4	3	17
67	4	3	3	3	3	3	19
68	3	4	4	3	3	3	20
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70	4	4	4	3	4	3	22
71	4	3	3	4	4	3	21
72	4	3	3	4	4	4	22
73	3	4	2	4	3	4	20
74	3	3	4	3	4	4	21
75	4	3	3	2	3	3	18
76	4	4	4	3	4	3	22
77	3	3	1	3	3	2	15
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82	3	4	3	4	4	3	21
83	3	3	2	4	3	3	18
84	3	4	3	3	3	4	20
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86	3	4	3	4	4	3	21

87	3	2	1	2	3	3	14
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89	4	4	3	3	2	3	19
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96	3	3	4	2	3	4	19
97	2	3	2	2	3	3	15
98	3	3	4	3	2	3	18
99	4	4	3	4	3	4	22
100	3	4	2	3	4	3	19

### Lampiran 3.

#### Karakteristik Responden

##### jenis\_kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	laki-laki	53	53,0	53,0	53,0
	perempuan	47	47,0	47,0	100,0
	Total	100	100,0	100,0	

##### jumlah\_pinjaman

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-10 juta	25	25,0	25,0	25,0
	11-20 juta	14	14,0	14,0	39,0
	21-30 juta	47	47,0	47,0	86,0
	31-40 juta	9	9,0	9,0	95,0
	41-50 juta	5	5,0	5,0	100,0
	Total	100	100,0	100,0	

##### umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29 tahun	25	25,0	25,0	25,0
	30-39 tahun	25	25,0	25,0	50,0
	40-49 tahun	26	26,0	26,0	76,0
	50-59 tahun	21	21,0	21,0	97,0
	60-69 tahun	3	3,0	3,0	100,0
	Total	100	100,0	100,0	

##### pendidikan\_terakhir

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sd	2	2,0	2,0	2,0
	Smp	15	15,0	15,0	17,0
	Sma	45	45,0	45,0	62,0
	perguruan tinggi	38	38,0	38,0	100,0
	Total	100	100,0	100,0	



**jenis\_usaha**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	sepatu	12	12,0	12,0	12,0
	buku	8	8,0	8,0	20,0
	pakaian	31	31,0	31,0	51,0
	konveksi	9	9,0	9,0	60,0
	kerudung	7	7,0	7,0	67,0
	sembako	3	3,0	3,0	70,0
	kerajinan	11	11,0	11,0	81,0
	makanan ringan	7	7,0	7,0	88,0
	tas	3	3,0	3,0	91,0
	kantin	5	5,0	5,0	96,0
	rumah makan	4	4,0	4,0	100,0
	Total	100	100,0	100,0	

**modal\_usaha**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-10 juta	63	63,0	63,0	63,0
	11-20 juta	23	23,0	23,0	86,0
	21-30 juta	13	13,0	13,0	99,0
	31-40 juta	1	1,0	1,0	100,0
	Total	100	100,0	100,0	

**omset\_perbulan**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-10 juta	38	38,0	38,0	38,0
	11-20 juta	44	44,0	44,0	82,0
	21-30 juta	11	11,0	11,0	93,0
	31-40 juta	3	3,0	3,0	96,0
	41-50 juta	4	4,0	4,0	100,0
	Total	100	100,0	100,0	

**jumlah\_karyawan**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	tidak ada	62	62,0	62,0	62,0
	1-2 orang	28	28,0	28,0	90,0
	3-4 orang	4	4,0	4,0	94,0
	≥5 orang	6	6,0	6,0	100,0
	Total	100	100,0	100,0	

**lama\_usaha**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2-3 tahun	8	8,0	8,0	8,0
	4-5 tahun	16	16,0	16,0	24,0
	≥6 tahun	76	76,0	76,0	100,0
	Total	100	100,0	100,0	

## Lampiran 4.

### Uji Validitas

#### 1. Pembiayaan

		Correlations						
		PY1	PY2	PY3	PY4	PY5	PY6	PY
PY1	Pearson Correlation	1	,258**	,257**	,088	,365**	,500**	,616**
	Sig. (2-tailed)		,009	,010	,385	,000	,000	,000
	N	100	100	100	100	100	100	100
PY2	Pearson Correlation	,258**	1	,334**	,185	,378**	,295**	,601**
	Sig. (2-tailed)	,009		,001	,065	,000	,003	,000
	N	100	100	100	100	100	100	100
PY3	Pearson Correlation	,257**	,334**	1	,281**	,350**	,412**	,715**
	Sig. (2-tailed)	,010	,001		,005	,000	,000	,000
	N	100	100	100	100	100	100	100
PY4	Pearson Correlation	,088	,185	,281**	1	,145	,143	,467**
	Sig. (2-tailed)	,385	,065	,005		,151	,155	,000
	N	100	100	100	100	100	100	100
PY5	Pearson Correlation	,365**	,378**	,350**	,145	1	,469**	,697**
	Sig. (2-tailed)	,000	,000	,000	,151		,000	,000
	N	100	100	100	100	100	100	100
PY6	Pearson Correlation	,500**	,295**	,412**	,143	,469**	1	,755**
	Sig. (2-tailed)	,000	,003	,000	,155	,000		,000
	N	100	100	100	100	100	100	100
PY	Pearson Correlation	,616**	,601**	,715**	,467**	,697**	,755**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100	100

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

## 2. Pembinaan

Correlations

		PB1	PB2	PB3	PB4	PB5	PB6	PB
PB1	Pearson Correlation	1	,278**	,191	,154	,249*	,344**	,566**
	Sig. (2-tailed)		,005	,057	,126	,012	,000	,000
	N	100	100	100	100	100	100	100
PB2	Pearson Correlation	,278**	1	,241*	,341**	,306**	,227*	,665**
	Sig. (2-tailed)	,005		,016	,001	,002	,023	,000
	N	100	100	100	100	100	100	100
PB3	Pearson Correlation	,191	,241*	1	,206*	-,007	,222*	,493**
	Sig. (2-tailed)	,057	,016		,040	,947	,026	,000
	N	100	100	100	100	100	100	100
PB4	Pearson Correlation	,154	,341**	,206*	1	,216*	,437**	,690**
	Sig. (2-tailed)	,126	,001	,040		,031	,000	,000
	N	100	100	100	100	100	100	100
PB5	Pearson Correlation	,249*	,306**	-,007	,216*	1	,262**	,541**
	Sig. (2-tailed)	,012	,002	,947	,031		,008	,000
	N	100	100	100	100	100	100	100
PB6	Pearson Correlation	,344**	,227*	,222*	,437**	,262**	1	,687**
	Sig. (2-tailed)	,000	,023	,026	,000	,008		,000
	N	100	100	100	100	100	100	100
PB	Pearson Correlation	,566**	,665**	,493**	,690**	,541**	,687**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100	100

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

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

## 3. Kinerja UMKM

Correlations

		KU1	KU2	KU3	KU4	KU5	KU6	KU
KU1	Pearson Correlation	1	,292**	,179	,106	,156	,205*	,513**
	Sig. (2-tailed)		,003	,075	,293	,121	,040	,000
	N	100	100	100	100	100	100	100
KU2	Pearson Correlation	,292**	1	,217*	,182	,212*	,438**	,640**
	Sig. (2-tailed)	,003		,030	,069	,034	,000	,000
	N	100	100	100	100	100	100	100
KU3	Pearson Correlation	,179	,217*	1	,138	,204*	,340**	,651**
	Sig. (2-tailed)	,075	,030		,172	,042	,001	,000
	N	100	100	100	100	100	100	100
KU4	Pearson Correlation	,106	,182	,138	1	,059	,274**	,513**
	Sig. (2-tailed)	,293	,069	,172		,561	,006	,000
	N	100	100	100	100	100	100	100
KU5	Pearson Correlation	,156	,212*	,204*	,059	1	,228*	,508**
	Sig. (2-tailed)	,121	,034	,042	,561		,023	,000
	N	100	100	100	100	100	100	100
KU6	Pearson Correlation	,205*	,438**	,340**	,274**	,228*	1	,691**
	Sig. (2-tailed)	,040	,000	,001	,006	,023		,000
	N	100	100	100	100	100	100	100
KU	Pearson Correlation	,513**	,640**	,651**	,513**	,508**	,691**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100	100

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

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

## Uji Reliabilitas

## 1. Pembiayaan

**Reliability Statistics**

Cronbach's Alpha	N of Items
,718	6

## 2. Pembinaan

**Reliability Statistics**

Cronbach's Alpha	N of Items
,662	6

## 3. Kinerja UMKM

**Reliability Statistics**

Cronbach's Alpha	N of Items
,611	6

## Uji Regresi Linear Berganda

## Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,766 <sup>a</sup>	,586	,577	1,563

a. Predictors: (Constant), pembinaan, pembiayaan

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	335,634	2	167,817	68,651	,000 <sup>b</sup>
	Residual	237,116	97	2,444		
	Total	572,750	99			

a. Dependent Variable: kinerja

b. Predictors: (Constant), pembinaan, pembiayaan

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,629	1,179		4,773	,000
	pembiayaan	,510	,093	,574	5,493	,000
	pembinaan	,208	,095	,228	2,179	,032

a. Dependent Variable: kinerja