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# LAMPIRAN

Lampiran 1

LEMBAR OBSERVASI PENELITIAN

Pengaruh Persepsi Diri dan Lingkungan Sosial

Terhadap Keputusan Meminjam Pada Aplikasi Fintech Lending

(Studi Kasus Mahasiswa Universitas Pancasakti Tegal)

Nama :

Fakultas :

Hari/Tanggal :

**PETUNJUK PENGERJAAN**

Beri tanda ceklist (√) pada salah satu jawaban yang kami sediakan.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No | Aspek yang diamati | Rating | | | | |
| 1 | 2 | 3 | 4 | 5 |
| 1. | Semua kebutuhan saya dapat terpenuhi |  |  |  |  |  |
| 2. | Saya memiliki koleksi barang yang mewah |  |  |  |  |  |
| 3. | Mampu mengelola keuangan dengan benar |  |  |  |  |  |
| 4. | Untuk memenuhi kebutuhan sehari-hari saya bekerja |  |  |  |  |  |
| 5. | Selain bekerja, saya melakukan pinjaman *online* untuk memenuhi kebutuhan sehari-hari karena kemudahan dan kecepatannya |  |  |  |  |  |
| 6. | Selalu berperilaku sopan dan ramah kepada orang lain |  |  |  |  |  |
| 7. | Selalu berpenampilan rapi dan menarik |  |  |  |  |  |
| 8. | Selalu berkomunikasi dengan orang lain |  |  |  |  |  |
| 9. | Dengan meminjam *online* dapat memenuhi kebutuhan |  |  |  |  |  |
| 10. | Selain untuk memenuhi kebutuhan pribadi, saya berminat melakukan pinjaman *online* untuk modal usaha |  |  |  |  |  |

Keterangan rating :

|  |  |
| --- | --- |
| 1 | Sangat kurang |
| 2 | Kurang |
| 3 | Cukup |
| 4 | Baik |
| 5 | Sangat baik |

Lampiran 2

PEDOMAN WAWANCARA

Data Responden

Nama :

Fakultas :

Petunjuk pengerjaan

Beri tanda ceklist (√) pada salah satu jawaban yang kami sediakan.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No | Aspek yang diobservasi | Ya | Tidak | Keterangan |
| 1. | Memahami tentang Aplikasi *Fintech Lending* |  |  |  |
| 2. | Mengetahui risiko peminjaman pada aplikasi *Fintech Lending* |  |  |  |
| 3. | Mengetahui apa saja aplikasi *Fintech Lending* |  |  |  |
| 4. | Merasa puas dengan pelayanan informasi Aplikasi Fintech Lending |  |  |  |
| 5. | Merasa aman dan yakin informasi pribadi yang diberikan tidak disalahgunakan oleh pihak ketiga |  |  |  |
| 6. | Disarankan teman, keluarga, tetangga untuk melakukan pinjaman *online* |  |  |  |
| 7. | Melakukan keputusan meminjam pada Aplikasi *Fintech Lending* karena mudah dan cepat |  |  |  |
| 8. | Memutuskan meminjam pada Aplikasi Fintech Lending setelah mendapat informasi yang cukup |  |  |  |
| 9. | Merekomendasi Aplikasi Fintech Lending kepada orang lain |  |  |  |
| 10. | Mengetahui jika melebihi jatuh tempo pembayaran akan diteror *debt collector* |  |  |  |

Lampiran 3

CATATAN HASIL WAWANCARA

Hari/Tanggal : Selasa, 20 Desember 2022

1. Responden 1
2. Peneliti :Pernahkah saudara melakukan transaksi di aplikasi pinjaman *online*?

Responden 1 : iya pernah

1. Peneliti : Aplikasi pinjaman online apa yang saudara gunakan?

Responden 1 : Akulaku

1. Peneliti : Apa alasan saudara melakukan pinjaman *online*?

Responden 1 : untuk kebutuhan pribadi seperti baju, lemari. Saya melakukan pinjaman di Akulaku pernah sampai jatuh tempo bahkan *debt collector* datang ke rumah untuk menagih pinjaman, karena pada saat itu saya mengganti nomor telepon dan saya tidak tau kalau ujungnya *debt collector* datang ke rumah. Pada saat itu pinjaman saya sekitar kurang lebih ratusan ribu setelah jatuh tempo mencapai Rp.2.000.000,00. Mau tidak mau saya harus membayar pinjaman *online* tersebut.

1. Peneliti : Apakah saudara mengenal *platform fintech lending*/pinjaman *online* yang terdaftar dan berizin?

Responden 1 : tidak

1. Peneliti :Apakah lingkungan sosial mempengaruhi saudara untuk melakukan pinjaman *online*?

Jika IYA, apa alasannya?

Responden 1 : iya, saya melakukan pinjaman online di Akulaku diajak oleh kakak

1. Responden 2
2. Peneliti :Pernahkah saudara melakukan transaksi di aplikasi pinjaman *online*?

Responden 2 : iya pernah. Saya juga terkadang menjadi perantara teman-teman saya untuk melakukan pinjaman online menggunakan akun saya

1. Peneliti : Aplikasi pinjaman online apa yang saudara gunakan?

Responden 2 :Adakami, Akulaku, Shoope yang sering digunakan itu aplikasi Shoope. Namun saya juga pernah melakukan pinjaman di Adakami sebesar Rp. 2.000.000 dan harus mengembalikannya sebesar Rp. 2.600.000 dalam waktu 1 bulan.

1. Peneliti : Apa alasan saudara melakukan pinjaman *online*?

Responden 2 : untuk kebutuhan pribadi

1. Peneliti :Apakah saudara mengenal *platform fintech lending*/pinjaman *online* yang terdaftar dan berizin?

Responden 2 : Iya tau, seperti Shoope

1. Peneliti :Apakah lingkungan sosial mempengaruhi saudara untuk melakukan pinjaman *online*?

Jika IYA, apa alasannya?

Responden 2 : tidak, saya melakukan pinjaman *online* atas keinginan sendiri.

1. Responden 3

Hari/Tanggal : Rabu, 21 Desember 2022

1. Peneliti :Pernahkah saudara melakukan transaksi di aplikasi pinjaman *online*?

Responden 3 : iya pernah

1. Peneliti : Aplikasi pinjaman online apa yang saudara gunakan?

Responden 3 : Akulaku

1. Peneliti : Apa alasan saudara melakukan pinjaman *online*?

Responden 3 : pada saat itu karena mendesak dan butuh uang untuk membayar kebutuhan karena bingung mau cari dimana yang bisa cepat.

1. Peneliti : Apakah saudara mengenal *platform fintech lending*/pinjaman *online* yang terdaftar dan berizin?

Responden 3 : Iya seperti Akulaku

1. Peneliti :Apakah lingkungan sosial mempengaruhi saudara untuk melakukan pinjaman *online*?

Jika IYA, apa alasannya?

Responden 3 : tidak, saya melakukan pinjaman online karena kebutuhan mendesak akhirnya mencari di google gimana cara supaya dapat uang cepat ternyata ada aplikasi pinjaman *online*. Saya meminjam di Akulaku karena sebelum meminjam mengecek terlebih dahulu aplikasi mana saja yang aman di OJK. Akan tetapi saya langsung membayarnya setelah beberapa minggu karena takut diteror oleh *debt collector.*

Lampiran 4

FOTO

|  |  |
| --- | --- |
| IMG20230104133441.jpg | IMG20230104133441.jpg |
| IMG20230104133441.jpg | IMG20230104133441.jpg |
| IMG20230104133441.jpg | IMG20230104133441.jpg |
| IMG20230104133441.jpg | IMG20230104133441.jpg |

Lampiran 5

**ANGKET PENELITIAN**

Pengaruh Persepsi Diri dan Lingkungan Sosial

Terhadap Keputusan Meminjam Pada Aplikasi Fintech Lending

(Studi Kasus Mahasiswa Universitas Pancasakti Tegal)

Dengan hormat,

Saya Ulfatun Ziadatur Rizqoh Mahasiswa Program Studi Pendidikan Ekonomi sedang melakukan penelitian (Tugas Akhir/Skripsi) dengan judul “Pengaruh Persepsi Diri dan Lingkungan Sosial Terhadap Keputusan Meminjam Pada Aplikasi *Fintech Lending* ( Studi Kasus Mahasiswa Universitas Pancasakti Tegal)”. Mohon dengan sangat mahasiswa aktif program sarjana (S1) Universitas Pancasakti Tegal angkatan 2019 untuk dapat berkontribusi memberikan persepsi Saudara pada instrumen ini. Data yang terekam hanya digunakan untuk kepentingan penelitian dan akan kami jaga kerahasiaannya.

Atas kesediaan saudara mengisi instrumen ini dengan sebenarnya kami ucapkan terimakasih.

**DATA RESPONDEN**

Nama :

NPM :

FKIP

Fakultas :

FISIP

(tim pengabdian masyarakat)

FPIK

FT

FH

FEB

Sudah

Pernah meminjam di Aplikasi *Fintech Lending* :

Belum

Jika sudah, tuliskan Aplikasi yang digunakan

**PETUNJUK PENGERJAAN**

Beri tanda ceklist (√) pada salah satu jawaban yang kami sediakan.

Kriteria Jawaban adalah:

Skor 1: Sangat tidak setuju (STS)

2: Tidak Setuju (TS)

3: Tidak ada pendapat (TAP)

4: Setuju (S)

5: sangat setuju (SS)

**DAFTAR PERNYATAAN**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| NO | Pernyataan | STS | TS | TAP | S | SS |
| Persepsi Diri | | | | | | |
| 1. | Saya mengetahui keamanan dan kemudahan yang ditawarkan pada Aplikasi *Fintech Lending* sehingga berminat untuk melakukan pinjaman |  |  |  |  |  |
| 2. | Saya merasa nyaman meminjam di Aplikasi *Fintech Lending* |  |  |  |  |  |
| 3. | Saya yakin Aplikasi *Fintech Lending* dapat menjaga informasi pribadi |  |  |  |  |  |
| 4. | Saya percaya bahwa Aplikasi *Fintech Lending* memberikan kepuasan bertransaksi |  |  |  |  |  |
| 5. | Saya merasa aman dan yakin informasi pribadi yang saya berikan tidak akan disalahgunakan oleh pihak ketiga |  |  |  |  |  |
| 6. | Saya merasa Aplikasi *Fintech Lending* memiliki perhatian untuk memberikan pelayanan terbaik |  |  |  |  |  |
| Lingkungan Sosial | | | | | | |
| 1. | Saya mengetahui Aplikasi *Fintech Lending* dari iklan di media sosial |  |  |  |  |  |
| 2. | Saya meminjam di Aplikasi *Fintech Lending* karena ajakan dari teman |  |  |  |  |  |
| 3. | Saya melakukan keputusan meminjam karena didorong oleh orang lain |  |  |  |  |  |
| 4. | Saya keinginan meminjam setelah melihat iklan di media sosial |  |  |  |  |  |
| 5. | Saya merekomendasi Aplikasi *Fintech Lending* kepada orang lain |  |  |  |  |  |
| 6. | Saya menjadi perantara orang lain untuk melakukan peminjaman di Aplikasi *Fintech Lending* |  |  |  |  |  |
| Keputusan Meminjam | | | | | | |
| 1. | Saya melakukan keputusan meminjam karena merasa puas dengan kinerja atau *performance* aplikasi *Fintech Lending* |  |  |  |  |  |
| 2. | Saya melihat meminjam di Aplikasi *Fintech Lending* lebih mudah dari tempat lain |  |  |  |  |  |
| 3. | Saya melakukan keputusan meminjam pada aplikasi *Fintech Lending* karena pinjaman yang ditawarkan sesuai dengan kebutuhan |  |  |  |  |  |
| 4. | Saya melakukan keputusan meminjam pada Aplikasi *Fintech Lending* karena bunga rendah |  |  |  |  |  |
| 5. | Saya melakukan keputusan meminjam pada Aplikasi *Fintech Lending* karena keterbukaan informasi dan transparansi dalam penagihan cicilan kredit |  |  |  |  |  |
| 6. | Saya melakukan keputusan meminjam pada Aplikasi *Fintech Lending* karena informasi persyaratan peminjaman lengkap |  |  |  |  |  |
| 7. | Saya berniat melakukan keputusan meminjam pada Aplikasi *Fintech Lending* karena percaya dengan rekomendasi dari kelompok referensi |  |  |  |  |  |
| 8. | Saya melakukan keputusan meminjam pada Aplikasi *Fintech Lending* dimasa yang akan datang karena merasa puas dengan pelayanan *Fintech Lending* |  |  |  |  |  |

Lampiran 6

**DAFTAR RESPONDEN**

**UJI COBA INSTRUMEN PENELITIAN**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No** | **Responden** | **NPM** | **Fakultas** | **Jenis Kelamin** |
| 1. | Adelia Herlina Febrianti | 1319500010 | FKIP | P |
| 2. | Anindya Putri | 1319500025 | FKIP | P |
| 3. | Devi marista | 1319500012 | FKIP | P |
| 4. | Harun Supriyadi | 1319500013 | FKIP | L |
| 5. | Hilyatul Muthiah | 1319500001 | FKIP | P |
| 6. | Imas Maulina Sabila | 1319500024 | FKIP | P |
| 7. | Intan Gita Sofiarso | 1319500015 | FKIP | P |
| 8. | Lisa Nurul Huda | 1119500041 | FKIP | P |
| 9. | Mizdawati | 1319500017 | FKIP | P |
| 10. | Nadia Puspa | 4119500181 | FEB | P |
| 11. | Naila Aulia Rahma | 1319500008 | FKIP | P |
| 12. | Naufal Dharmawan Dicky | 1619500035 | FKIP | L |
| 13. | Rina Iriyanti | 1119500011 | FKIP | P |
| 14. | Rinda Eviana | 1519500005 | FKIP | P |
| 15. | Shilfina Fitriana | 1319500003 | FKIP | P |
| 16. | Syifa M | 1619500045 | FKIP | P |
| 17. | Tiara Dwi Yuliarti | 1319500016 | FKIP | P |
| 18. | Tiyah Nur Aeni | 1319500020 | FKIP | P |
| 19. | Wendi | 16195000000 | FKIP | P |
| 20. | Y.Aditya | 1319500014 | FKIP | L |

Lampiran 7

**DAFTAR RESPONDEN PENELITIAN**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No** | **Nama** | **NPM** | **Fakultas** | **Jenis Kelamin** |
| 1. | Adi Rosadi | 4119500337 | FEB | L |
| 2. | Agung Dwi H | 4119500076 | FEB | L |
| 3. | Aji winarso | 4119500119 | FEB | L |
| 4. | Balkis | 4319500025 | FEB | P |
| 5. | Billy kukuh B | 4119500205 | FEB | P |
| 6. | Cindy Aulia | 4119500227 | FEB | P |
| 7. | Diana Apriliani | 4119500022 | FEB | P |
| 8. | Dinar Tansha Safana | 4119500252 | FEB | P |
| 9. | Dita Putri Arisanti | 4319500063 | FEB | P |
| 10. | Dita susanti | 4319500042 | FEB | P |
| 11. | Fadziyah Azzahro | 4319500019 | FEB | P |
| 12. | Fitri Amalia | 4319500057 | FEB | P |
| 13. | Fitri Khodijah | 4319500040 | FEB | P |
| 14. | Hamidah asri | 4319500066 | FEB | P |
| 15. | Khaerudin Adnan | 4119500245 | FEB | L |
| 16. | Khikmatul Fitroh | 4119500253 | FEB | P |
| 17. | Lina Rakhmawati | 4319500121 | FEB | P |
| 18. | M. Ishlakhul Mizan Munfi | 4119500308 | FEB | L |
| 19. | Mei Rizqi | 4119500197 | FEB | P |
| 20. | Mutia Elsavina | 4119500187 | FEB | P |
| 21. | Nabilah Oktaviani | 4119500157 | FEB | P |
| 22. | Nadia Puspa | 4119500181 | FEB | P |
| 23. | Nana Ariantama | 4319500001 | FEB | P |
| 24. | Natalia Safitri | 4119500140 | FEB | P |
| 25. | Nurul Hidayati | 4119500341 | FEB | P |
| 26. | Nurul Inayah | 4119500210 | FEB | P |
| 27. | Putri Wulandari | 4319500028 | FEB | P |
| 28. | Yessy Riskiana | 4319500004 | FEB | P |
| 29. | Raihan | 4319500120 | FEB | L |
| 30. | Rani Sopiyani | 4119500105 | FEB | P |
| 31. | Risma Febriyanti | 4319500013 | FEB | P |
| 32. | Rizka Aghnia Safitri | 4319500030 | FEB | P |
| 33. | Sekar Wulan Nur Irsan | 4319500051 | FEB | P |
| 34. | Ulfi Khoerunnisa | 4319500012 | FEB | P |
| 35. | Zaenal Nur Arifin | 4119500214 | FEB | L |
| 36. | Ade Mahesa Putra | 5119500221 | FH | L |
| 37. | Alma Dhiya Ulhaq | 5119500151 | FH | P |
| 38. | Farhan insani | 5122600201 | FH | L |
| 39. | Fatah Rafi Ardiansyah | 5120600102 | FH | L |
| 40. | Gilang Rivaldi | 5119500128 | FH | L |
| 41. | Isti Alfi Nadiba | 5119500135 | FH | P |
| 42. | Krisna Bayu Pamungkas | 5119500003 | FH | L |
| 43. | Maretta Dwi Putri | 5119500001 | FH | P |
| 44. | Muhammad Rusli Kuswara | 5119500032 | FH | L |
| 45. | Najiya Arini | 5119500143 | FH | P |
| 46. | Nita Ardila | 5119500123 | FH | P |
| 47. | Nur Lutfiyani Dewi | 5119500173 | FH | P |
| 48. | Patonah | 5119509113 | FH | P |
| 49. | Ratna Annisa | 5119500139 | FH | P |
| 50. | Silvia Salsabella | 5119500128 | FH | P |
| 51. | Siti Nurhaliza | 5119500086 | FH | P |
| 52. | Tomi wicaksono | 5119500098 | FH | L |
| 53. | Afita Rizki | 2119500035 | FISIP | P |
| 54. | Akbar Rizki S | 2219500006 | FISIP | L |
| 55. | Anggun Rosiyana | 2119500012 | FISIP | P |
| 56. | Aya | 2119500045 | FISIP | P |
| 57. | Fadillah Rahma Afiyani | 2219500025 | FISIP | P |
| 58. | Rina Yulianah | 2119500048 | FISIP | P |
| 59. | Tengku Prayogo Pangestu | 2219500010 | FISIP | L |
| 60. | Tiara Nabila | 2119500023 | FISIP | P |
| 61. | Anggi Nuril Handayani | 1319500002 | FKIP | P |
| 62. | Bintang Kharisma Akbar | 1619500054 | FKIP | L |
| 63. | Devi Nurul Yuniarti | 1319500019 | FKIP | P |
| 64. | Dwi Prasetio Adi | 1119500047 | FKIP | L |
| 65. | Dwi Sinta Laelia U | 1519500007 | FKIP | P |
| 66. | Eva fatmawati | 1519500053 | FKIP | P |
| 67. | Farah Jequilina | 1119500012 | FKIP | P |
| 68. | Frischa Indah Nur wulan | 1219500016 | FKIP | P |
| 69. | Laeli Rahmah Hayati | 1519500045 | FKIP | P |
| 70. | Lili Nur Indah Sari | 1519500034 | FKIP | P |
| 71. | Lisa Nurul Huda | 1119500041 | FKIP | L |
| 72. | Muhammad Misbakhul Anam | 1819500011 | FKIP | L |
| 73. | Rinda Eviana | 1519500005 | FKIP | P |
| 74. | Shilfina Fitriana | 1319500003 | FKIP | P |
| 75. | Silviana Yuliantika | 1519500001 | FKIP | P |
| 76. | Sri Indah Mamrohatun | 1719500023 | FKIP | P |
| 77. | Tegar Nur Zaman | 1119500004 | FKIP | L |
| 78. | Wendi | 16195000000 | FKIP | P |
| 79. | Yuli Rismawati | 1619500049 | FKIP | P |
| 80. | Moh. Adi Fikri | 3119500005 | FPIK | P |
| 81. | Nabila | 311950010 | FPIK | P |
| 82. | Alfa Maulana | 6419500042 | FT | L |
| 83. | Choiry Nur Annisa | 6519500029 | FT | L |
| 84. | Dini Fasya Afifah | 6519500019 | FT | P |
| 85. | Dwi Fujiati | 6419500015 | FT | P |
| 86. | Dwi Linggar Prasasti | 6519500009 | FT | P |
| 87. | Esa Nabil Pratama | 6519500033 | FT | L |
| 88. | Fahru Rozi | 6319500029 | FT | L |
| 89. | Mohammad azmi nudin | 6519500041 | FT | L |
| 90. | Noval Esa F | 6419500021 | FT | L |
| 91. | Wulan dwi utami | 6319500021 | FT | P |
| 92. | Yudha Rizki Wibowo | 6319500003 | FT | L |
| 93. | Yuli listiani | 6519500027 | FT | P |

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**TABULASI DATA UJI COBA 20**

**RESPONDEN PERSEPSI DIRI**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No | Responden | Persepsi Diri | | | | | | Total |
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1. | R001 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 2. | R002 | 1 | 1 | 1 | 2 | 1 | 1 | 7 |
| 3. | R003 | 2 | 2 | 3 | 3 | 3 | 3 | 16 |
| 4. | R004 | 3 | 2 | 2 | 2 | 2 | 3 | 14 |
| 5. | R005 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 6. | R006 | 3 | 2 | 3 | 4 | 3 | 4 | 19 |
| 7. | R007 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 8. | R008 | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| 9. | R009 | 3 | 3 | 2 | 4 | 1 | 3 | 16 |
| 10. | R010 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 11. | R011 | 3 | 3 | 4 | 4 | 4 | 3 | 21 |
| 12. | R012 | 1 | 5 | 1 | 1 | 2 | 3 | 13 |
| 13. | R013 | 2 | 2 | 2 | 3 | 1 | 2 | 12 |
| 14. | R014 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 15. | R015 | 2 | 2 | 3 | 4 | 2 | 3 | 16 |
| 16. | R016 | 1 | 1 | 3 | 3 | 2 | 3 | 13 |
| 17. | R017 | 3 | 1 | 3 | 1 | 3 | 3 | 14 |
| 18. | R018 | 1 | 2 | 3 | 3 | 3 | 3 | 15 |
| 19. | R019 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 20. | R020 | 1 | 1 | 1 | 2 | 1 | 2 | 8 |

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**TABULASI DATA UJI COBA 20**

**RESPONDEN LINGKUNGAN SOSIAL**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No | Responden | Lingkungan Sosial | | | | | | Total |
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1. | R001 | 4 | 2 | 2 | 2 | 2 | 2 | 14 |
| 2. | R002 | 4 | 1 | 1 | 1 | 1 | 1 | 9 |
| 3. | R003 | 4 | 2 | 2 | 2 | 2 | 2 | 14 |
| 4. | R004 | 3 | 1 | 1 | 1 | 1 | 1 | 8 |
| 5. | R005 | 5 | 3 | 3 | 2 | 3 | 2 | 18 |
| 6. | R006 | 4 | 3 | 3 | 2 | 3 | 3 | 18 |
| 7. | R007 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 8. | R008 | 4 | 2 | 2 | 2 | 2 | 2 | 14 |
| 9. | R009 | 4 | 3 | 3 | 2 | 2 | 3 | 17 |
| 10. | R010 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 11. | R011 | 5 | 1 | 1 | 1 | 1 | 1 | 10 |
| 12. | R012 | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| 13. | R013 | 2 | 1 | 2 | 2 | 1 | 1 | 9 |
| 14. | R014 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 15. | R015 | 4 | 3 | 3 | 2 | 3 | 2 | 17 |
| 16. | R016 | 3 | 1 | 1 | 1 | 1 | 1 | 8 |
| 17. | R017 | 5 | 1 | 1 | 1 | 1 | 1 | 10 |
| 18. | R018 | 2 | 3 | 1 | 2 | 2 | 2 | 12 |
| 19. | R019 | 2 | 2 | 2 | 1 | 1 | 1 | 9 |
| 20. | R020 | 2 | 2 | 1 | 2 | 1 | 2 | 10 |

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**TABULASI DATA UJI COBA 20**

**RESPONDEN KEPUTUSAN MEMINJAM**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No | Responden | Keputusan Meminjam | | | | | | | | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1. | R001 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 2. | R002 | 1 | 2 | 1 | 2 | 1 | 1 | 1 | 1 | 10 |
| 3. | R003 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 23 |
| 4. | R004 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 8 |
| 5. | R005 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 6. | R006 | 3 | 5 | 3 | 3 | 2 | 3 | 2 | 2 | 23 |
| 7. | R007 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 8. | R008 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 15 |
| 9. | R009 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 25 |
| 10. | R010 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 11. | R011 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 9 |
| 12. | R012 | 1 | 1 | 1 | 1 | 1 | 1 | 3 | 3 | 12 |
| 13. | R013 | 2 | 2 | 2 | 1 | 2 | 1 | 2 | 1 | 13 |
| 14. | R014 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 15. | R015 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 16. | R016 | 3 | 3 | 1 | 3 | 3 | 3 | 3 | 3 | 22 |
| 17. | R017 | 1 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 22 |
| 18. | R018 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 19. | R019 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 20. | R020 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 9 |

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**UJI VALIDITAS UJI COBA 20 RESPONDEN**

**PERSEPSI DIRI (X1)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | X1\_01 | X1\_02 | X1\_03 | X1\_04 | X1\_05 | X1\_06 | Total |
| X1\_01 | Pearson Correlation | 1 | ,414 | ,656\*\* | ,494\* | ,610\*\* | ,635\*\* | ,800\*\* |
| Sig. (2-tailed) |  | ,070 | ,002 | ,027 | ,004 | ,003 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| X1\_02 | Pearson Correlation | ,414 | 1 | ,247 | ,262 | ,427 | ,522\* | ,618\*\* |
| Sig. (2-tailed) | ,070 |  | ,293 | ,264 | ,060 | ,018 | ,004 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| X1\_03 | Pearson Correlation | ,656\*\* | ,247 | 1 | ,686\*\* | ,871\*\* | ,744\*\* | ,880\*\* |
| Sig. (2-tailed) | ,002 | ,293 |  | ,001 | ,000 | ,000 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| X1\_04 | Pearson Correlation | ,494\* | ,262 | ,686\*\* | 1 | ,407 | ,586\*\* | ,727\*\* |
| Sig. (2-tailed) | ,027 | ,264 | ,001 |  | ,075 | ,007 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| X1\_05 | Pearson Correlation | ,610\*\* | ,427 | ,871\*\* | ,407 | 1 | ,725\*\* | ,847\*\* |
| Sig. (2-tailed) | ,004 | ,060 | ,000 | ,075 |  | ,000 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| X1\_06 | Pearson Correlation | ,635\*\* | ,522\* | ,744\*\* | ,586\*\* | ,725\*\* | 1 | ,878\*\* |
| Sig. (2-tailed) | ,003 | ,018 | ,000 | ,007 | ,000 |  | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| Total | Pearson Correlation | ,800\*\* | ,618\*\* | ,880\*\* | ,727\*\* | ,847\*\* | ,878\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,004 | ,000 | ,000 | ,000 | ,000 |  |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | |

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**UJI RELIABILITAS UJI COBA 20 RESPONDEN**

**PERSEPSI DIRI (X1)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,873 | 6 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item-Total Statistics** | | | | |
|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| X1\_01 | 12,40 | 14,568 | ,701 | ,847 |
| X1\_02 | 12,35 | 15,713 | ,437 | ,895 |
| X1\_03 | 12,15 | 13,924 | ,816 | ,827 |
| X1\_04 | 11,90 | 14,832 | ,588 | ,867 |
| X1\_05 | 12,30 | 14,011 | ,764 | ,835 |
| X1\_06 | 11,90 | 14,832 | ,825 | ,832 |

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**UJI VALIDITAS UJI COBA 20 RESPONDEN**

**LINGKUNGAN SOSIAL (X2)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | |
|  | | X2\_01 | X2\_02 | X2\_03 | X2\_04 | X2\_05 | X2\_06 | Total |
| X2\_01 | Pearson Correlation | 1 | ,104 | ,242 | -,035 | ,280 | ,128 | ,443 |
| Sig. (2-tailed) |  | ,661 | ,304 | ,883 | ,232 | ,589 | ,051 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| X2\_02 | Pearson Correlation | ,104 | 1 | ,791\*\* | ,768\*\* | ,883\*\* | ,878\*\* | ,885\*\* |
| Sig. (2-tailed) | ,661 |  | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| X2\_03 | Pearson Correlation | ,242 | ,791\*\* | 1 | ,725\*\* | ,859\*\* | ,772\*\* | ,893\*\* |
| Sig. (2-tailed) | ,304 | ,000 |  | ,000 | ,000 | ,000 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| X2\_04 | Pearson Correlation | -,035 | ,768\*\* | ,725\*\* | 1 | ,791\*\* | ,859\*\* | ,794\*\* |
| Sig. (2-tailed) | ,883 | ,000 | ,000 |  | ,000 | ,000 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| X2\_05 | Pearson Correlation | ,280 | ,883\*\* | ,859\*\* | ,791\*\* | 1 | ,839\*\* | ,946\*\* |
| Sig. (2-tailed) | ,232 | ,000 | ,000 | ,000 |  | ,000 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| X2\_06 | Pearson Correlation | ,128 | ,878\*\* | ,772\*\* | ,859\*\* | ,839\*\* | 1 | ,890\*\* |
| Sig. (2-tailed) | ,589 | ,000 | ,000 | ,000 | ,000 |  | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| Total | Pearson Correlation | ,443 | ,885\*\* | ,893\*\* | ,794\*\* | ,946\*\* | ,890\*\* | 1 |
| Sig. (2-tailed) | ,051 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 |

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**UJI RELIABILITAS UJI COBA 20 RESPONDEN**

**LINGKUNGAN SOSIAL (X2)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,863 | 6 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item-Total Statistics** | | | | |
|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| X2\_01 | 9,25 | 13,355 | ,166 | ,955 |
| X2\_02 | 10,55 | 10,787 | ,821 | ,810 |
| X2\_03 | 10,65 | 10,766 | ,834 | ,808 |
| X2\_04 | 10,80 | 12,484 | ,723 | ,837 |
| X2\_05 | 10,75 | 10,513 | ,915 | ,793 |
| X2\_06 | 10,75 | 11,250 | ,838 | ,812 |

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**UJI VALIDITAS UJI COBA 20 RESPONDEN**

**KEPUTUSAN MEMINJAM (Y)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | Y\_01 | Y\_02 | Y\_03 | Y\_04 | Y\_05 | Y\_06 | Y 07 | Y 08 | Total |
| Y\_01 | Pearson Correlation | 1 | ,782\*\* | ,687\*\* | ,787\*\* | ,806\*\* | ,816\*\* | ,676\*\* | ,671\*\* | ,867\*\* |
| Sig. (2-tailed) |  | ,000 | ,001 | ,000 | ,000 | ,000 | ,001 | ,001 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| Y\_02 | Pearson Correlation | ,782\*\* | 1 | ,757\*\* | ,855\*\* | ,757\*\* | ,869\*\* | ,574\*\* | ,613\*\* | ,870\*\* |
| Sig. (2-tailed) | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,008 | ,004 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| Y\_03 | Pearson Correlation | ,687\*\* | ,757\*\* | 1 | ,775\*\* | ,810\*\* | ,822\*\* | ,634\*\* | ,657\*\* | ,853\*\* |
| Sig. (2-tailed) | ,001 | ,000 |  | ,000 | ,000 | ,000 | ,003 | ,002 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| Y\_04 | Pearson Correlation | ,787\*\* | ,855\*\* | ,775\*\* | 1 | ,892\*\* | ,951\*\* | ,727\*\* | ,802\*\* | ,945\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| Y\_05 | Pearson Correlation | ,806\*\* | ,757\*\* | ,810\*\* | ,892\*\* | 1 | ,942\*\* | ,845\*\* | ,845\*\* | ,955\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| Y\_06 | Pearson Correlation | ,816\*\* | ,869\*\* | ,822\*\* | ,951\*\* | ,942\*\* | 1 | ,796\*\* | ,855\*\* | ,980\*\* |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 |  | ,000 | ,000 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| Y\_07 | Pearson Correlation | ,676\*\* | ,574\*\* | ,634\*\* | ,727\*\* | ,845\*\* | ,796\*\* | 1 | ,944\*\* | ,852\*\* |
| Sig. (2-tailed) | ,001 | ,008 | ,003 | ,000 | ,000 | ,000 |  | ,000 | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| Y\_08 | Pearson Correlation | ,671\*\* | ,613\*\* | ,657\*\* | ,802\*\* | ,845\*\* | ,855\*\* | ,944\*\* | 1 | ,880\*\* |
| Sig. (2-tailed) | ,001 | ,004 | ,002 | ,000 | ,000 | ,000 | ,000 |  | ,000 |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| Total | Pearson Correlation | ,867\*\* | ,870\*\* | ,853\*\* | ,945\*\* | ,955\*\* | ,980\*\* | ,852\*\* | ,880\*\* | 1 |
| Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |  |
| N | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | |

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**UJI RELIABILITAS UJI COBA 20 RESPONDEN**

**KEPUTUSAN MEMINJAM (Y)**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| ,966 | 8 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item-Total Statistics** | | | | |
|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| Y\_01 | 16,25 | 35,671 | ,824 | ,964 |
| Y\_02 | 15,90 | 34,832 | ,823 | ,965 |
| Y\_03 | 16,10 | 36,411 | ,810 | ,965 |
| Y\_04 | 16,00 | 34,421 | ,926 | ,958 |
| Y\_05 | 16,10 | 35,147 | ,941 | ,957 |
| Y\_06 | 16,10 | 34,200 | ,973 | ,955 |
| Y\_07 | 15,95 | 37,313 | ,813 | ,965 |
| Y\_08 | 16,05 | 35,945 | ,843 | ,963 |

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**TABULASI ANGKET PENELITIAN 93 RESPONDEN**

**VARIABEL PERSEPSI DIRI (X1)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Responden | Butir Pernyataan | | | | | | Total Skor |
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1. | 2 | 2 | 1 | 2 | 1 | 2 | 10 |
| 2. | 2 | 3 | 4 | 4 | 4 | 4 | 21 |
| 3. | 2 | 3 | 2 | 2 | 3 | 2 | 14 |
| 4. | 1 | 1 | 1 | 1 | 1 | 2 | 7 |
| 5. | 2 | 2 | 2 | 2 | 3 | 2 | 13 |
| 6. | 1 | 2 | 1 | 2 | 2 | 1 | 9 |
| 7. | 1 | 2 | 2 | 2 | 2 | 2 | 11 |
| 8. | 3 | 3 | 4 | 4 | 4 | 4 | 22 |
| 9. | 1 | 2 | 2 | 3 | 3 | 4 | 15 |
| 10. | 4 | 4 | 5 | 5 | 5 | 5 | 28 |
| 11. | 1 | 2 | 3 | 3 | 3 | 3 | 15 |
| 12. | 2 | 2 | 4 | 4 | 4 | 4 | 20 |
| 13. | 2 | 2 | 1 | 2 | 1 | 2 | 10 |
| 14. | 1 | 1 | 2 | 3 | 2 | 3 | 12 |
| 15. | 1 | 2 | 2 | 1 | 2 | 1 | 9 |
| 16. | 2 | 2 | 1 | 2 | 2 | 1 | 10 |
| 17. | 3 | 2 | 1 | 3 | 3 | 3 | 15 |
| 18. | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 19. | 2 | 2 | 1 | 2 | 2 | 1 | 16 |
| 20. | 3 | 1 | 3 | 3 | 3 | 3 | 16 |
| 21. | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 22. | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 23. | 2 | 2 | 4 | 4 | 3 | 4 | 19 |
| 24. | 3 | 3 | 2 | 3 | 3 | 3 | 17 |
| 25. | 1 | 1 | 2 | 2 | 2 | 2 | 10 |
| 26. | 2 | 3 | 4 | 4 | 4 | 4 | 21 |
| 27. | 2 | 2 | 3 | 4 | 4 | 3 | 18 |
| 28. | 1 | 1 | 2 | 4 | 2 | 4 | 14 |
| 29. | 4 | 3 | 5 | 4 | 4 | 4 | 24 |
| 30. | 1 | 1 | 1 | 2 | 1 | 2 | 8 |
| 31. | 2 | 3 | 3 | 4 | 2 | 3 | 17 |
| 32. | 1 | 2 | 1 | 2 | 2 | 2 | 10 |
| 33. | 3 | 2 | 4 | 4 | 3 | 4 | 20 |
| 34. | 2 | 2 | 3 | 4 | 4 | 4 | 19 |
| 35. | 1 | 2 | 2 | 2 | 1 | 2 | 10 |
| 36. | 3 | 2 | 3 | 4 | 2 | 4 | 18 |
| 37. | 1 | 2 | 2 | 4 | 2 | 4 | 15 |
| 38. | 4 | 3 | 3 | 3 | 3 | 4 | 20 |
| 39. | 1 | 1 | 5 | 1 | 5 | 3 | 16 |
| 40. | 2 | 2 | 1 | 3 | 2 | 4 | 14 |
| 41. | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 42. | 2 | 2 | 3 | 4 | 3 | 4 | 18 |
| 43. | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 44. | 2 | 2 | 3 | 4 | 2 | 4 | 17 |
| 45. | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 46. | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 47. | 2 | 2 | 1 | 3 | 2 | 4 | 14 |
| 48. | 4 | 4 | 4 | 5 | 4 | 4 | 25 |
| 49. | 3 | 3 | 2 | 4 | 3 | 4 | 19 |
| 50. | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| 51. | 2 | 2 | 3 | 4 | 2 | 4 | 17 |
| 52. | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 53. | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 54. | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| 55. | 3 | 1 | 2 | 3 | 3 | 3 | 15 |
| 56. | 3 | 3 | 4 | 3 | 4 | 3 | 20 |
| 57. | 2 | 2 | 2 | 4 | 4 | 4 | 18 |
| 58. | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 59. | 2 | 2 | 3 | 4 | 3 | 4 | 18 |
| 60. | 2 | 2 | 4 | 4 | 4 | 3 | 19 |
| 61. | 1 | 2 | 1 | 1 | 1 | 1 | 7 |
| 62. | 3 | 2 | 3 | 3 | 3 | 3 | 17 |
| 63. | 1 | 2 | 1 | 1 | 1 | 1 | 7 |
| 64. | 1 | 2 | 1 | 2 | 1 | 1 | 8 |
| 65. | 1 | 1 | 1 | 1 | 2 | 1 | 7 |
| 66. | 2 | 2 | 1 | 2 | 1 | 1 | 9 |
| 67. | 1 | 2 | 1 | 1 | 2 | 1 | 8 |
| 68. | 1 | 1 | 1 | 1 | 2 | 1 | 7 |
| 69. | 1 | 2 | 1 | 1 | 1 | 2 | 8 |
| 70. | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 71. | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| 72. | 3 | 2 | 2 | 4 | 3 | 4 | 18 |
| 73. | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 74. | 2 | 2 | 3 | 4 | 2 | 3 | 16 |
| 75. | 5 | 5 | 5 | 5 | 5 | 4 | 29 |
| 76. | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 77. | 1 | 1 | 2 | 3 | 2 | 3 | 12 |
| 78. | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 79. | 1 | 2 | 1 | 2 | 1 | 2 | 9 |
| 80. | 3 | 3 | 5 | 5 | 3 | 5 | 24 |
| 81. | 3 | 4 | 4 | 4 | 4 | 4 | 23 |
| 82. | 2 | 2 | 1 | 2 | 3 | 4 | 14 |
| 83. | 4 | 4 | 5 | 5 | 5 | 4 | 27 |
| 84. | 1 | 1 | 1 | 2 | 1 | 2 | 8 |
| 85. | 2 | 2 | 3 | 3 | 3 | 4 | 17 |
| 86. | 3 | 2 | 2 | 2 | 2 | 2 | 13 |
| 87. | 1 | 1 | 2 | 2 | 3 | 3 | 12 |
| 88. | 2 | 3 | 3 | 4 | 3 | 4 | 41 |
| 89. | 3 | 3 | 4 | 4 | 4 | 4 | 22 |
| 90. | 1 | 2 | 2 | 3 | 3 | 2 | 13 |
| 91. | 1 | 1 | 2 | 2 | 3 | 4 | 13 |
| 92. | 2 | 3 | 4 | 4 | 3 | 4 | 20 |
| 93. | 2 | 2 | 3 | 3 | 3 | 3 | 16 |
| Total | 195 | 204 | 230 | 268 | 245 | 269 |  |

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**TABULASI ANGKET PENELITIAN 93 RESPONDEN**

**VARIABEL LINGKUNGAN SOSIAL (X2)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Responden | Butir Pernyataan | | | | | Total Skor |
| 1 | 2 | 3 | 4 | 5 |
| 1. | 2 | 1 | 1 | 1 | 2 | 7 |
| 2. | 2 | 2 | 3 | 4 | 4 | 15 |
| 3. | 2 | 3 | 2 | 3 | 2 | 12 |
| 4. | 2 | 2 | 2 | 2 | 1 | 9 |
| 5. | 1 | 2 | 2 | 1 | 1 | 7 |
| 6. | 1 | 2 | 1 | 2 | 1 | 7 |
| 7. | 1 | 2 | 2 | 1 | 3 | 9 |
| 8. | 1 | 1 | 2 | 2 | 1 | 7 |
| 9. | 1 | 2 | 1 | 2 | 1 | 7 |
| 10. | 4 | 4 | 5 | 3 | 4 | 20 |
| 11. | 1 | 1 | 2 | 2 | 1 | 7 |
| 12. | 2 | 2 | 4 | 2 | 2 | 12 |
| 13. | 1 | 1 | 2 | 2 | 2 | 8 |
| 14. | 2 | 2 | 2 | 2 | 2 | 10 |
| 15. | 2 | 2 | 1 | 1 | 2 | 8 |
| 16. | 2 | 2 | 2 | 1 | 1 | 8 |
| 17. | 1 | 1 | 1 | 2 | 1 | 6 |
| 18. | 2 | 2 | 2 | 3 | 2 | 11 |
| 19. | 1 | 2 | 1 | 1 | 2 | 7 |
| 20. | 1 | 3 | 3 | 1 | 1 | 9 |
| 21. | 2 | 1 | 2 | 1 | 1 | 7 |
| 22. | 3 | 3 | 3 | 3 | 3 | 15 |
| 23. | 1 | 1 | 2 | 1 | 1 | 6 |
| 24. | 2 | 2 | 1 | 2 | 1 | 8 |
| 25. | 3 | 2 | 2 | 2 | 2 | 11 |
| 26. | 4 | 3 | 3 | 4 | 3 | 17 |
| 27. | 2 | 2 | 1 | 1 | 1 | 7 |
| 28. | 1 | 1 | 1 | 2 | 1 | 6 |
| 29. | 2 | 2 | 4 | 4 | 3 | 15 |
| 30. | 1 | 2 | 1 | 2 | 1 | 7 |
| 31. | 2 | 2 | 2 | 2 | 2 | 10 |
| 32. | 1 | 2 | 2 | 2 | 1 | 8 |
| 33. | 3 | 1 | 3 | 1 | 3 | 11 |
| 34. | 2 | 2 | 2 | 2 | 1 | 9 |
| 35. | 2 | 2 | 2 | 2 | 2 | 10 |
| 36. | 2 | 1 | 2 | 3 | 1 | 9 |
| 37. | 2 | 2 | 1 | 2 | 1 | 8 |
| 38. | 1 | 1 | 5 | 4 | 1 | 12 |
| 39. | 1 | 1 | 1 | 1 | 1 | 5 |
| 40. | 1 | 1 | 1 | 3 | 1 | 7 |
| 41. | 3 | 3 | 4 | 3 | 3 | 16 |
| 42. | 1 | 1 | 2 | 3 | 1 | 8 |
| 43. | 1 | 1 | 1 | 1 | 1 | 5 |
| 44. | 1 | 1 | 2 | 3 | 1 | 8 |
| 45. | 4 | 4 | 4 | 4 | 4 | 20 |
| 46. | 2 | 1 | 1 | 2 | 1 | 7 |
| 47. | 2 | 1 | 3 | 2 | 1 | 9 |
| 48. | 4 | 4 | 5 | 4 | 5 | 22 |
| 49. | 1 | 2 | 1 | 2 | 1 | 7 |
| 50. | 1 | 2 | 2 | 2 | 2 | 9 |
| 51. | 2 | 2 | 1 | 2 | 2 | 9 |
| 52. | 2 | 2 | 2 | 2 | 2 | 10 |
| 53. | 1 | 1 | 1 | 4 | 1 | 8 |
| 54. | 1 | 1 | 1 | 1 | 1 | 5 |
| 55. | 3 | 3 | 3 | 3 | 3 | 15 |
| 56. | 3 | 2 | 3 | 3 | 3 | 14 |
| 57. | 1 | 1 | 2 | 2 | 2 | 8 |
| 58. | 3 | 3 | 3 | 3 | 3 | 15 |
| 59. | 2 | 2 | 2 | 2 | 2 | 10 |
| 60. | 2 | 2 | 1 | 2 | 1 | 8 |
| 61. | 2 | 2 | 2 | 2 | 2 | 10 |
| 62. | 3 | 1 | 2 | 3 | 3 | 12 |
| 63. | 2 | 1 | 1 | 1 | 1 | 6 |
| 64. | 2 | 2 | 2 | 2 | 2 | 10 |
| 65. | 2 | 1 | 1 | 1 | 1 | 6 |
| 66. | 2 | 2 | 2 | 2 | 2 | 10 |
| 67. | 2 | 2 | 2 | 2 | 2 | 10 |
| 68. | 1 | 1 | 1 | 1 | 1 | 5 |
| 69. | 2 | 1 | 1 | 1 | 2 | 7 |
| 70. | 2 | 1 | 3 | 2 | 1 | 9 |
| 71. | 2 | 2 | 2 | 2 | 2 | 10 |
| 72. | 2 | 2 | 1 | 1 | 2 | 8 |
| 73. | 3 | 3 | 3 | 3 | 3 | 15 |
| 74. | 3 | 3 | 2 | 3 | 2 | 13 |
| 75. | 4 | 4 | 4 | 4 | 4 | 20 |
| 76. | 3 | 3 | 3 | 3 | 3 | 15 |
| 77. | 2 | 3 | 3 | 3 | 2 | 13 |
| 78. | 2 | 2 | 1 | 1 | 1 | 7 |
| 79. | 2 | 2 | 1 | 2 | 2 | 9 |
| 80. | 2 | 2 | 3 | 1 | 1 | 9 |
| 81. | 5 | 1 | 4 | 4 | 4 | 18 |
| 82. | 1 | 1 | 2 | 2 | 1 | 7 |
| 83. | 4 | 1 | 4 | 4 | 1 | 14 |
| 84. | 1 | 2 | 2 | 2 | 3 | 10 |
| 85. | 2 | 1 | 2 | 3 | 1 | 9 |
| 86. | 2 | 2 | 3 | 3 | 3 | 13 |
| 87. | 2 | 2 | 2 | 2 | 2 | 10 |
| 88. | 2 | 2 | 2 | 2 | 2 | 10 |
| 89. | 3 | 3 | 2 | 2 | 3 | 13 |
| 90. | 2 | 2 | 2 | 2 | 2 | 10 |
| 91. | 1 | 1 | 1 | 1 | 1 | 5 |
| 92. | 3 | 2 | 2 | 3 | 1 | 11 |
| 93. | 2 | 1 | 1 | 1 | 1 | 6 |
| Total | 185 | 173 | 195 | 203 | 171 |  |

Lampiran 19

**TABULASI ANGKET PENELITIAN 93 RESPONDEN**

**VARIABEL KEPUTUSAN MEMINJAM (Y)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Responden | Butir Pernyataan | | | | | | | | Total Skor |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 2. | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 30 |
| 3. | 2 | 4 | 3 | 2 | 2 | 2 | 2 | 2 | 19 |
| 4. | 2 | 4 | 2 | 2 | 3 | 3 | 2 | 3 | 21 |
| 5. | 2 | 3 | 2 | 1 | 2 | 2 | 2 | 2 | 16 |
| 6. | 3 | 4 | 3 | 2 | 3 | 3 | 3 | 3 | 24 |
| 7. | 3 | 5 | 3 | 3 | 3 | 3 | 2 | 2 | 24 |
| 8. | 2 | 2 | 3 | 3 | 2 | 3 | 1 | 2 | 18 |
| 9. | 3 | 4 | 3 | 2 | 3 | 3 | 3 | 4 | 25 |
| 10. | 4 | 5 | 4 | 3 | 5 | 3 | 4 | 4 | 32 |
| 11. | 2 | 4 | 3 | 2 | 3 | 3 | 3 | 3 | 23 |
| 12. | 2 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 18 |
| 13. | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 23 |
| 14. | 3 | 4 | 3 | 2 | 3 | 3 | 2 | 3 | 23 |
| 15. | 3 | 3 | 3 | 2 | 3 | 4 | 4 | 4 | 26 |
| 16. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 17. | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 25 |
| 18. | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 19. | 3 | 1 | 3 | 1 | 1 | 1 | 2 | 1 | 13 |
| 20. | 3 | 1 | 3 | 3 | 3 | 3 | 1 | 1 | 18 |
| 21. | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 2 | 24 |
| 22. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 23. | 3 | 4 | 4 | 2 | 4 | 2 | 1 | 2 | 22 |
| 24. | 3 | 4 | 3 | 3 | 2 | 3 | 3 | 4 | 25 |
| 25. | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 26 |
| 26. | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 30 |
| 27. | 3 | 4 | 3 | 2 | 4 | 4 | 4 | 4 | 28 |
| 28. | 3 | 4 | 3 | 1 | 2 | 2 | 3 | 3 | 21 |
| 29. | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 2 | 31 |
| 30. | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 2 | 17 |
| 31. | 3 | 4 | 4 | 2 | 3 | 3 | 3 | 3 | 25 |
| 32. | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 3 | 22 |
| 33. | 4 | 4 | 3 | 2 | 3 | 3 | 3 | 3 | 25 |
| 34. | 3 | 4 | 4 | 2 | 3 | 3 | 2 | 4 | 25 |
| 35. | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 25 |
| 36. | 3 | 4 | 3 | 2 | 3 | 3 | 4 | 4 | 26 |
| 37. | 3 | 5 | 3 | 2 | 3 | 3 | 3 | 4 | 26 |
| 38. | 1 | 4 | 2 | 1 | 3 | 4 | 1 | 4 | 20 |
| 39. | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 8 |
| 40. | 4 | 4 | 3 | 2 | 3 | 4 | 1 | 4 | 25 |
| 41. | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 30 |
| 42. | 3 | 4 | 3 | 2 | 3 | 3 | 3 | 4 | 25 |
| 43. | 1 | 2 | 1 | 2 | 2 | 1 | 2 | 2 | 13 |
| 44. | 4 | 4 | 3 | 1 | 3 | 3 | 2 | 3 | 23 |
| 45. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 46. | 3 | 4 | 3 | 2 | 3 | 3 | 3 | 3 | 24 |
| 47. | 3 | 4 | 3 | 1 | 3 | 3 | 3 | 4 | 24 |
| 48. | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 28 |
| 49. | 3 | 5 | 3 | 1 | 3 | 3 | 3 | 1 | 22 |
| 50. | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 1 | 13 |
| 51. | 3 | 4 | 3 | 1 | 3 | 3 | 3 | 3 | 23 |
| 52. | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 20 |
| 53. | 2 | 2 | 2 | 2 | 2 | 2 | 1 | 1 | 14 |
| 54. | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 8 |
| 55. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 56. | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 3 | 26 |
| 57. | 4 | 5 | 4 | 2 | 3 | 3 | 2 | 3 | 26 |
| 58. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 59. | 3 | 3 | 3 | 2 | 3 | 4 | 4 | 3 | 25 |
| 60. | 4 | 4 | 4 | 2 | 4 | 4 | 3 | 4 | 29 |
| 61. | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 8 |
| 62. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 63. | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 8 |
| 64. | 3 | 3 | 2 | 2 | 1 | 1 | 1 | 1 | 14 |
| 65. | 2 | 3 | 2 | 2 | 1 | 3 | 3 | 1 | 17 |
| 66. | 2 | 3 | 2 | 3 | 3 | 3 | 3 | 2 | 21 |
| 67. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 68. | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 8 |
| 69. | 3 | 3 | 2 | 3 | 3 | 2 | 2 | 3 | 21 |
| 70. | 3 | 4 | 2 | 2 | 3 | 3 | 3 | 3 | 23 |
| 71. | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 15 |
| 72. | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 3 | 22 |
| 73. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 74. | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 75. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 76. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 77. | 2 | 3 | 3 | 2 | 3 | 2 | 3 | 3 | 21 |
| 78. | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 16 |
| 79. | 3 | 4 | 3 | 1 | 2 | 3 | 3 | 3 | 15 |
| 80. | 3 | 3 | 3 | 5 | 3 | 3 | 3 | 3 | 58 |
| 81. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 82. | 4 | 3 | 3 | 2 | 3 | 4 | 3 | 3 | 25 |
| 83. | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 84. | 3 | 4 | 2 | 2 | 3 | 3 | 3 | 3 | 23 |
| 85. | 3 | 4 | 3 | 2 | 1 | 2 | 2 | 3 | 20 |
| 86. | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 25 |
| 87. | 3 | 4 | 3 | 2 | 3 | 3 | 3 | 4 | 25 |
| 88. | 3 | 4 | 3 | 1 | 3 | 3 | 3 | 3 | 23 |
| 89. | 3 | 4 | 4 | 3 | 3 | 4 | 2 | 3 | 26 |
| 90. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 91. | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 92. | 3 | 4 | 4 | 2 | 3 | 4 | 3 | 4 | 27 |
| 93. | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 2 | 22 |
| Total | 260 | 303 | 262 | 218 | 261 | 267 | 251 | 262 |  |

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**ANALISIS DESKRIPTIF**

**VARIABEL PERSEPSI DIRI (X1)**

|  |  |  |
| --- | --- | --- |
| **Statistics** | | |
| Persepsi Diri | | |
| N | Valid | 93 |
| Missing | 0 |
| Mean | | 15,47 |
| Std. Error of Mean | | ,626 |
| Median | | 16,00 |
| Mode | | 18 |
| Std. Deviation | | 6,035 |
| Variance | | 36,426 |
| Range | | 35 |
| Minimum | | 6 |
| Maximum | | 41 |
| Sum | | 1439 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Persepsi Diri** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 6 | 3 | 3,2 | 3,2 | 3,2 |
| 7 | 5 | 5,4 | 5,4 | 8,6 |
| 8 | 5 | 5,4 | 5,4 | 14,0 |
| 9 | 4 | 4,3 | 4,3 | 18,3 |
| 10 | 6 | 6,5 | 6,5 | 24,7 |
| 11 | 1 | 1,1 | 1,1 | 25,8 |
| 12 | 8 | 8,6 | 8,6 | 34,4 |
| 13 | 4 | 4,3 | 4,3 | 38,7 |
| 14 | 5 | 5,4 | 5,4 | 44,1 |
| 15 | 5 | 5,4 | 5,4 | 49,5 |
| 16 | 5 | 5,4 | 5,4 | 54,8 |
| 17 | 6 | 6,5 | 6,5 | 61,3 |
| 18 | 13 | 14,0 | 14,0 | 75,3 |
| 19 | 4 | 4,3 | 4,3 | 79,6 |
| 20 | 5 | 5,4 | 5,4 | 84,9 |
| 21 | 2 | 2,2 | 2,2 | 87,1 |
| 22 | 2 | 2,2 | 2,2 | 89,2 |
| 23 | 2 | 2,2 | 2,2 | 91,4 |
| 24 | 3 | 3,2 | 3,2 | 94,6 |
| 25 | 1 | 1,1 | 1,1 | 95,7 |
| 27 | 1 | 1,1 | 1,1 | 96,8 |
| 28 | 1 | 1,1 | 1,1 | 97,8 |
| 29 | 1 | 1,1 | 1,1 | 98,9 |
| 41 | 1 | 1,1 | 1,1 | 100,0 |
| Total | 93 | 100,0 | 100,0 |  |

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**ANALISIS DESKRIPTIF**

**VARIABEL LINGKUNGAN SOSIAL (X2)**

|  |  |  |
| --- | --- | --- |
| **Statistics** | | |
| Lingkungan Sosial | | |
| N | Valid | 93 |
| Missing | 0 |
| Mean | | 9,97 |
| Std. Error of Mean | | ,387 |
| Median | | 9,00 |
| Mode | | 7 |
| Std. Deviation | | 3,731 |
| Variance | | 13,923 |
| Range | | 17 |
| Minimum | | 5 |
| Maximum | | 22 |
| Sum | | 927 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Lingkungan Sosial** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 5 | 5 | 5,4 | 5,4 | 5,4 |
| 6 | 6 | 6,5 | 6,5 | 11,8 |
| 7 | 16 | 17,2 | 17,2 | 29,0 |
| 8 | 12 | 12,9 | 12,9 | 41,9 |
| 9 | 12 | 12,9 | 12,9 | 54,8 |
| 10 | 14 | 15,1 | 15,1 | 69,9 |
| 11 | 4 | 4,3 | 4,3 | 74,2 |
| 12 | 4 | 4,3 | 4,3 | 78,5 |
| 13 | 4 | 4,3 | 4,3 | 82,8 |
| 14 | 2 | 2,2 | 2,2 | 84,9 |
| 15 | 7 | 7,5 | 7,5 | 92,5 |
| 16 | 1 | 1,1 | 1,1 | 93,5 |
| 17 | 1 | 1,1 | 1,1 | 94,6 |
| 18 | 1 | 1,1 | 1,1 | 95,7 |
| 20 | 3 | 3,2 | 3,2 | 98,9 |
| 22 | 1 | 1,1 | 1,1 | 100,0 |
| Total | 93 | 100,0 | 100,0 |  |

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**ANALISIS DESKRIPTIF**

**VARIABEL KEPUTUSAN MEMINJAM (Y)**

|  |  |  |
| --- | --- | --- |
| **Statistics** | | |
| Keputusan Meminjam | | |
| N | Valid | 93 |
| Missing | 0 |
| Mean | | 22,68 |
| Std. Error of Mean | | ,700 |
| Median | | 24,00 |
| Mode | | 24 |
| Std. Deviation | | 6,749 |
| Variance | | 45,547 |
| Range | | 50 |
| Minimum | | 8 |
| Maximum | | 58 |
| Sum | | 2109 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Keputusan Meminjam** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 8 | 5 | 5,4 | 5,4 | 5,4 |
| 13 | 3 | 3,2 | 3,2 | 8,6 |
| 14 | 2 | 2,2 | 2,2 | 10,8 |
| 15 | 2 | 2,2 | 2,2 | 12,9 |
| 16 | 4 | 4,3 | 4,3 | 17,2 |
| 17 | 2 | 2,2 | 2,2 | 19,4 |
| 18 | 3 | 3,2 | 3,2 | 22,6 |
| 19 | 1 | 1,1 | 1,1 | 23,7 |
| 20 | 3 | 3,2 | 3,2 | 26,9 |
| 21 | 5 | 5,4 | 5,4 | 32,3 |
| 22 | 5 | 5,4 | 5,4 | 37,6 |
| 23 | 8 | 8,6 | 8,6 | 46,2 |
| 24 | 16 | 17,2 | 17,2 | 63,4 |
| 25 | 13 | 14,0 | 14,0 | 77,4 |
| 26 | 7 | 7,5 | 7,5 | 84,9 |
| 27 | 1 | 1,1 | 1,1 | 86,0 |
| 28 | 2 | 2,2 | 2,2 | 88,2 |
| 29 | 1 | 1,1 | 1,1 | 89,2 |
| 30 | 3 | 3,2 | 3,2 | 92,5 |
| 31 | 1 | 1,1 | 1,1 | 93,5 |
| 32 | 5 | 5,4 | 5,4 | 98,9 |
| 58 | 1 | 1,1 | 1,1 | 100,0 |
| Total | 93 | 100,0 | 100,0 |  |

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**UJI REGRESI LINIER SEDERHANA**

**VARIABEL PERSEPSI DIRI (X1) TERHADAP**

**KEPUTUSAN MEMINJAM (Y)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,537a | ,289 | ,281 | 5,72225 |
| a. Predictors: (Constant), Persepsi Diri (X1) | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 1210,610 | 1 | 1210,610 | 36,972 | ,000b |
| Residual | 2979,713 | 91 | 32,744 |  |  |
| Total | 4190,323 | 92 |  |  |  |
| a. Dependent Variable: Keputusan Meminjam (Y) | | | | | | |
| b. Predictors: (Constant), Persepsi Diri (X1) | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 13,377 | 1,641 |  | 8,154 | ,000 |
| Persepsi Diri (X1) | ,601 | ,099 | ,537 | 6,080 | ,000 |
| a. Dependent Variable: Keputusan Meminjam (Y) | | | | | | |

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**UJI REGRESI LINIER SEDERHANA**

**VARIABEL LINGKUNGAN SOSIAL (X2) TERHADAP**

**KEPUTUSAN MEMINJAM (Y)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,435a | ,189 | ,180 | 6,11124 |
| a. Predictors: (Constant), Lingkungan Sosial (X2) | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 791,718 | 1 | 791,718 | 21,199 | ,000b |
| Residual | 3398,605 | 91 | 37,347 |  |  |
| Total | 4190,323 | 92 |  |  |  |
| a. Dependent Variable: Keputusan Meminjam (Y) | | | | | | |
| b. Predictors: (Constant), Lingkungan Sosial (X2) | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 14,841 | 1,816 |  | 8,171 | ,000 |
| Lingkungan Sosial (X2) | ,786 | ,171 | ,435 | 4,604 | ,000 |
| a. Dependent Variable: Keputusan Meminjam (Y) | | | | | | |

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**UJI REGRESI LINIER BERGANDA**

**VARIABEL PERSEPSI DIRI (X1) DAN LINGKUNGAN SOSIAL (X2) TERHADAPKEPUTUSAN MEMINJAM (Y)**

|  |  |  |  |
| --- | --- | --- | --- |
| Model | Variables Entered | Variables Removed | Method |
| 1 | Lingkungan Sosial (X2), Persepsi Diri (X1)b | . | Enter |
| a. Dependent Variable: Keputusan Meminjam (Y) | | | |
| b. All requested variables entered. | | | |

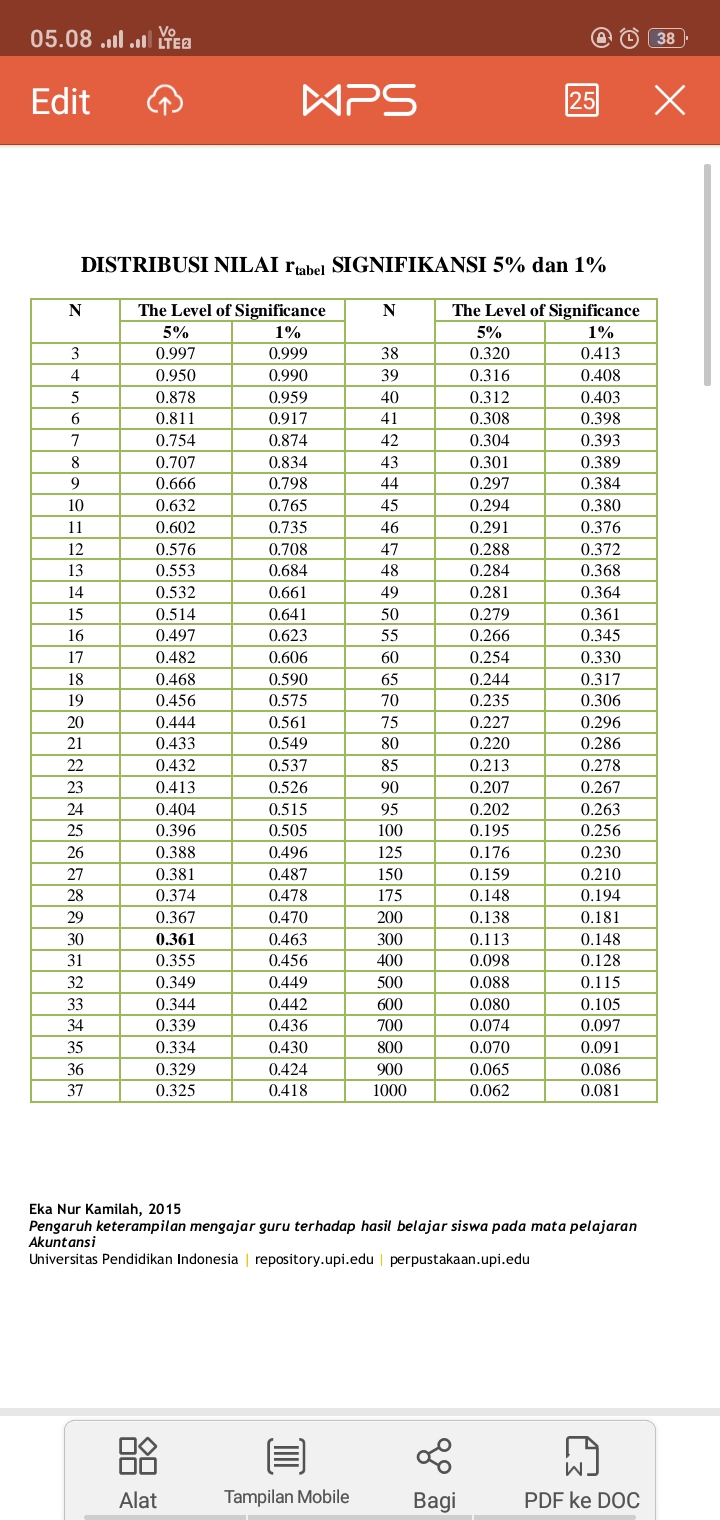
|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,564a | ,318 | ,303 | 5,63309 |
| a. Predictors: (Constant), Lingkungan Sosial (X2), Persepsi Diri (X1) | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 1334,473 | 2 | 667,236 | 21,027 | ,000b |
| Residual | 2855,850 | 90 | 31,732 |  |  |
| Total | 4190,323 | 92 |  |  |  |
| a. Dependent Variable: Keputusan Meminjam (Y) | | | | | | |
| b. Predictors: (Constant), Lingkungan Sosial (X2), Persepsi Diri (X1) | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 11,602 | 1,848 |  | 6,277 | ,000 |
| Persepsi Diri (X1) | ,478 | ,116 | ,427 | 4,136 | ,000 |
| Lingkungan Sosial (X2) | ,369 | ,187 | ,204 | 1,976 | ,000 |
| a. Dependent Variable: Keputusan Meminjam (Y) | | | | | | |

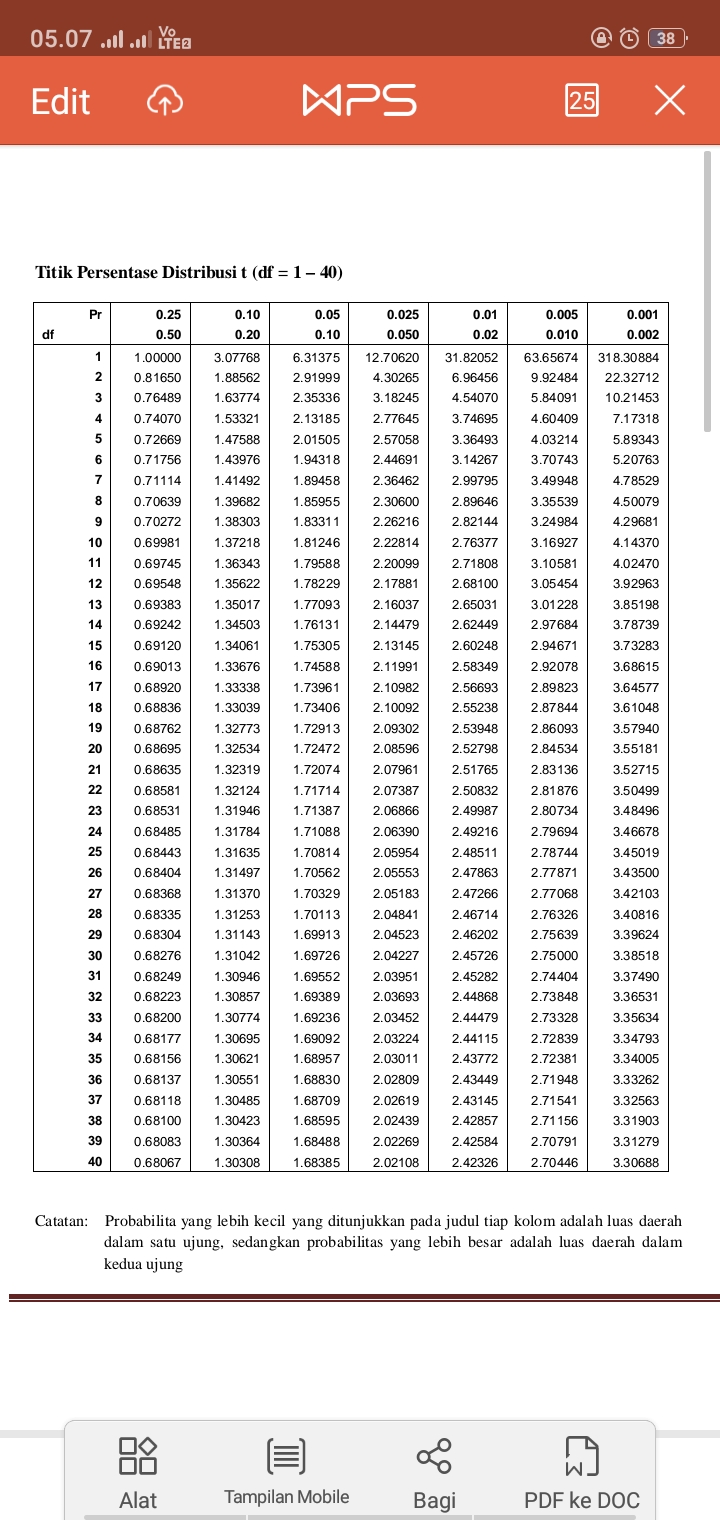
Lampiran 26

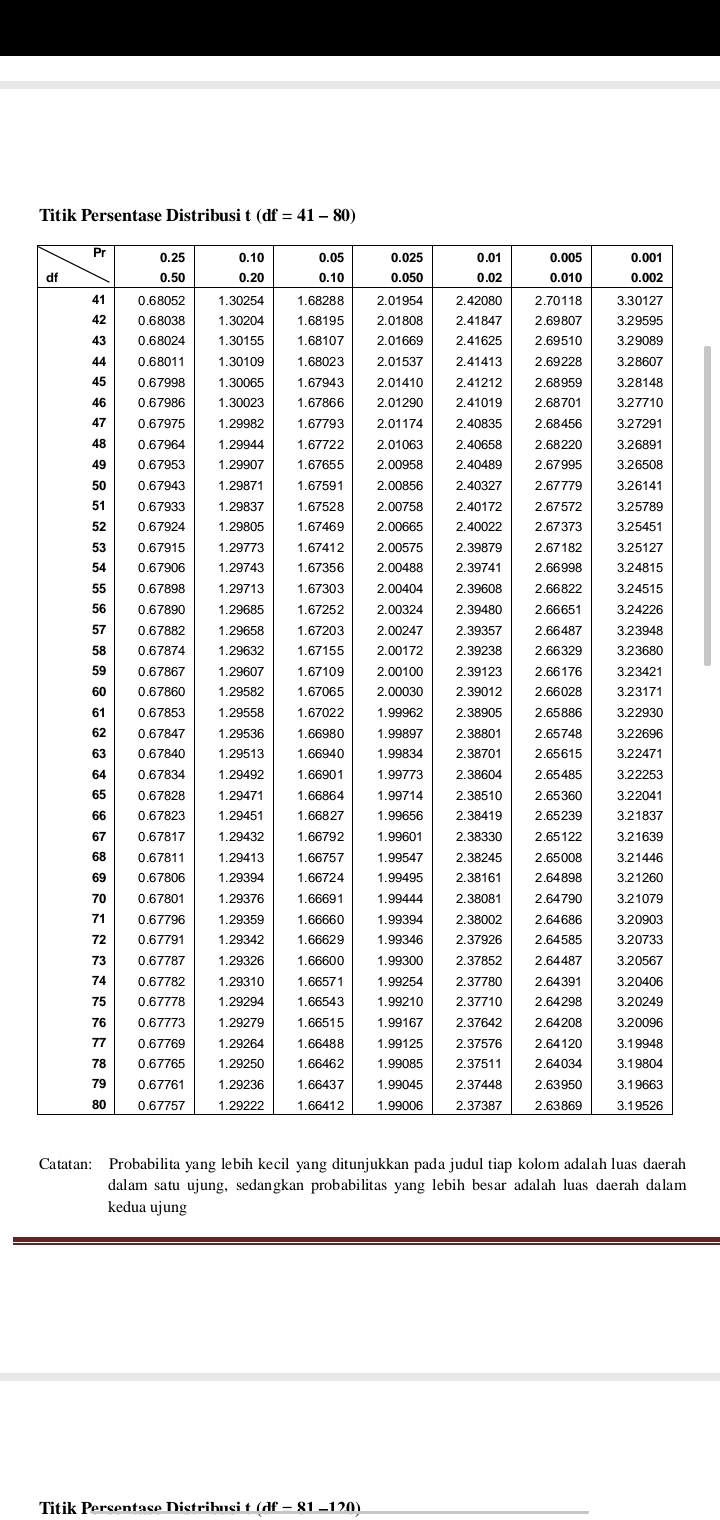
DISTRIBUSI NILAI rtabel SIGNIFIKANSI 5% DAN 1%

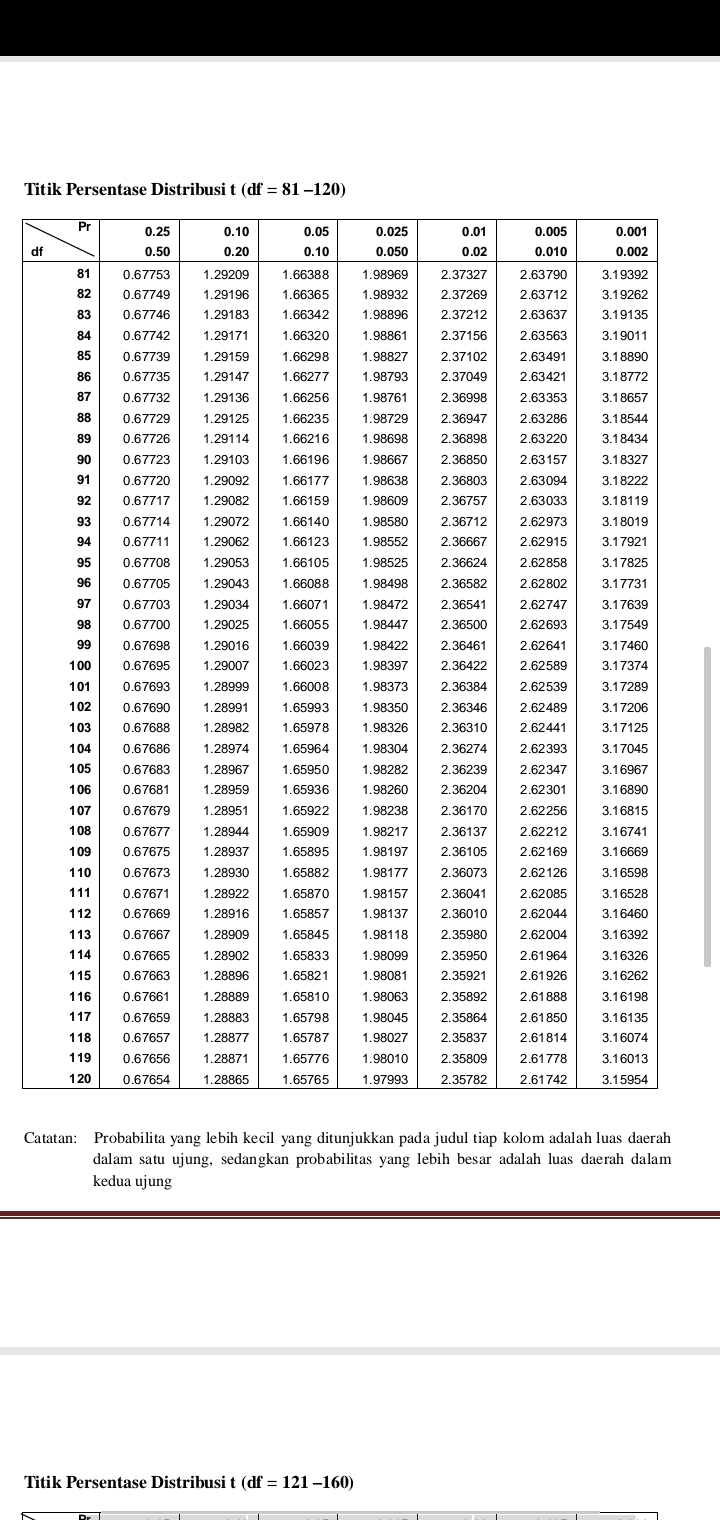


Lampiran 27

DISTRIBUSI NILAI ttabel





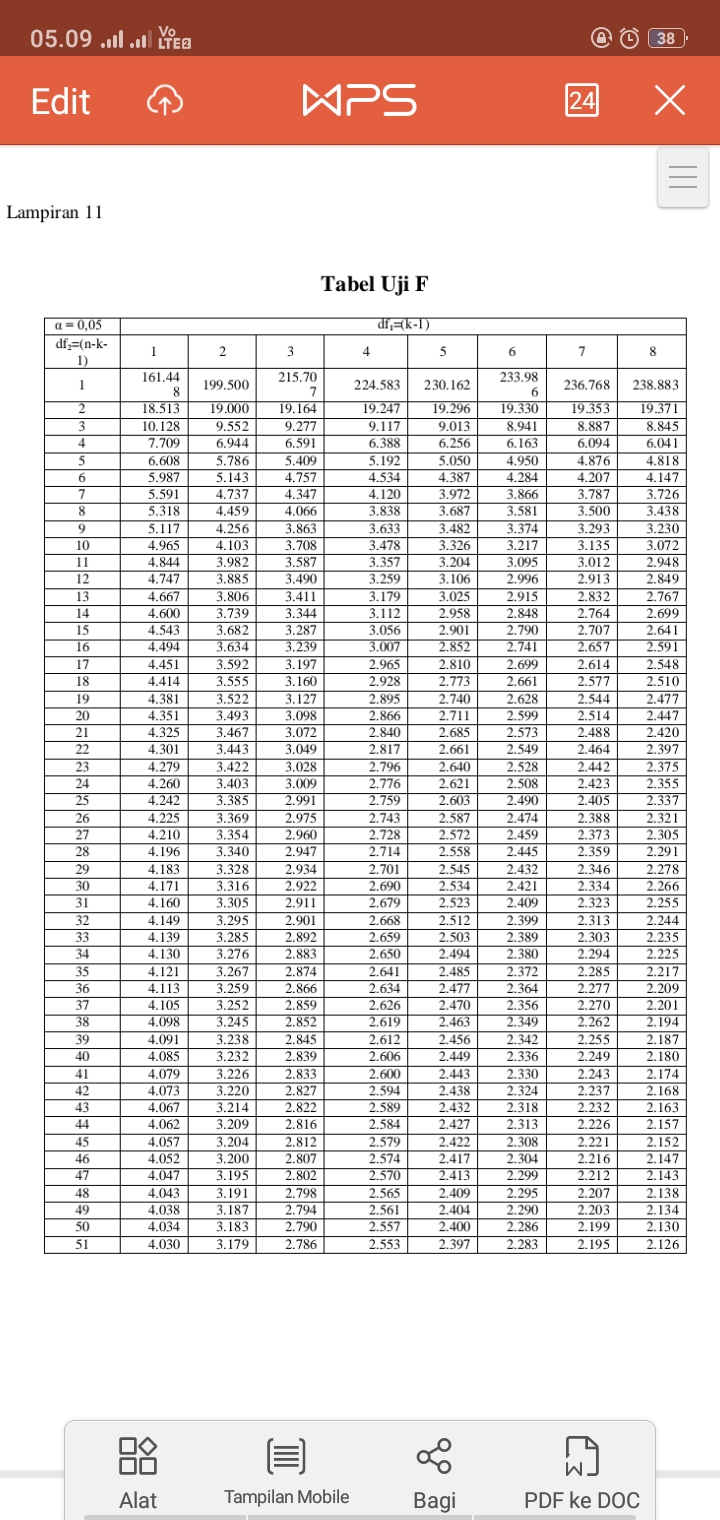


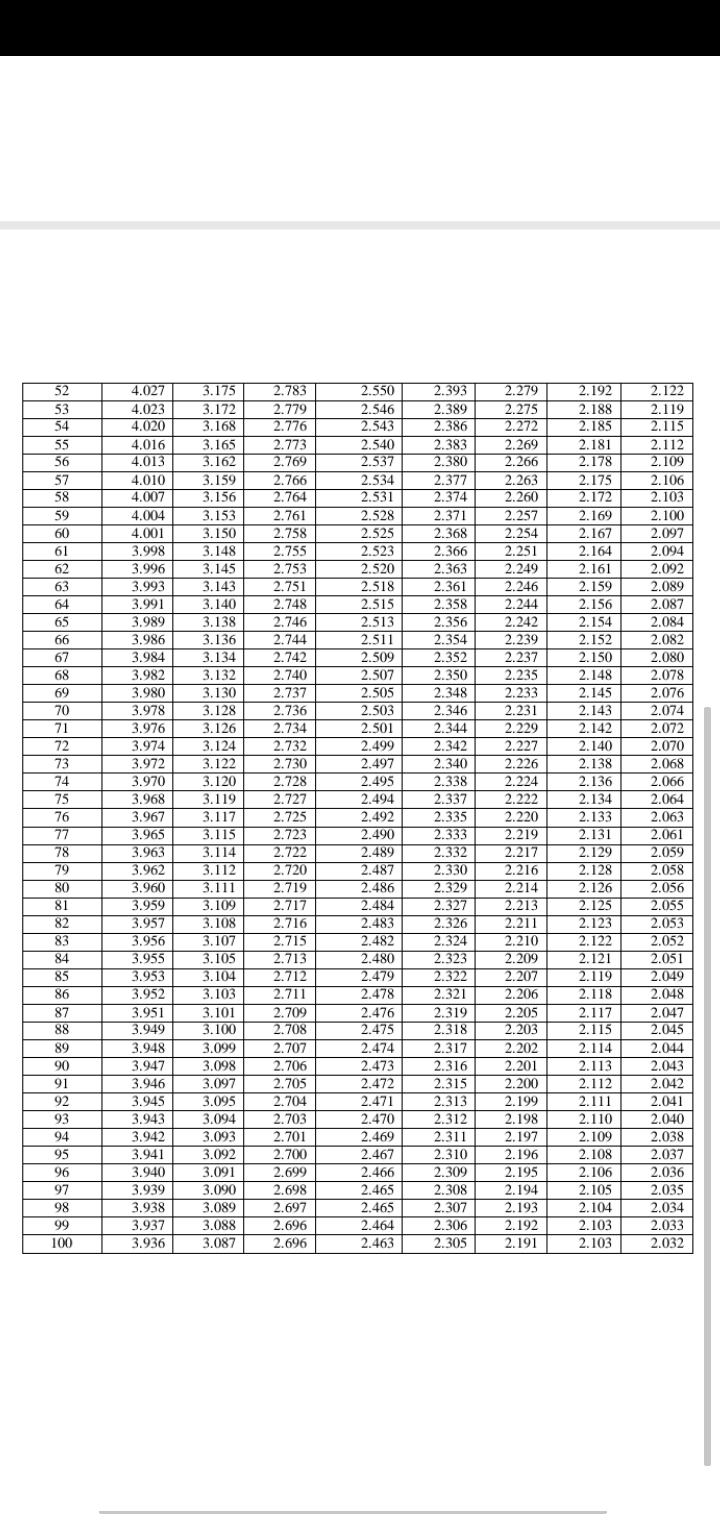
Lampiran 28

**DISTRIBUSI NILAI TABEL F0,05**

# Lampiran 7

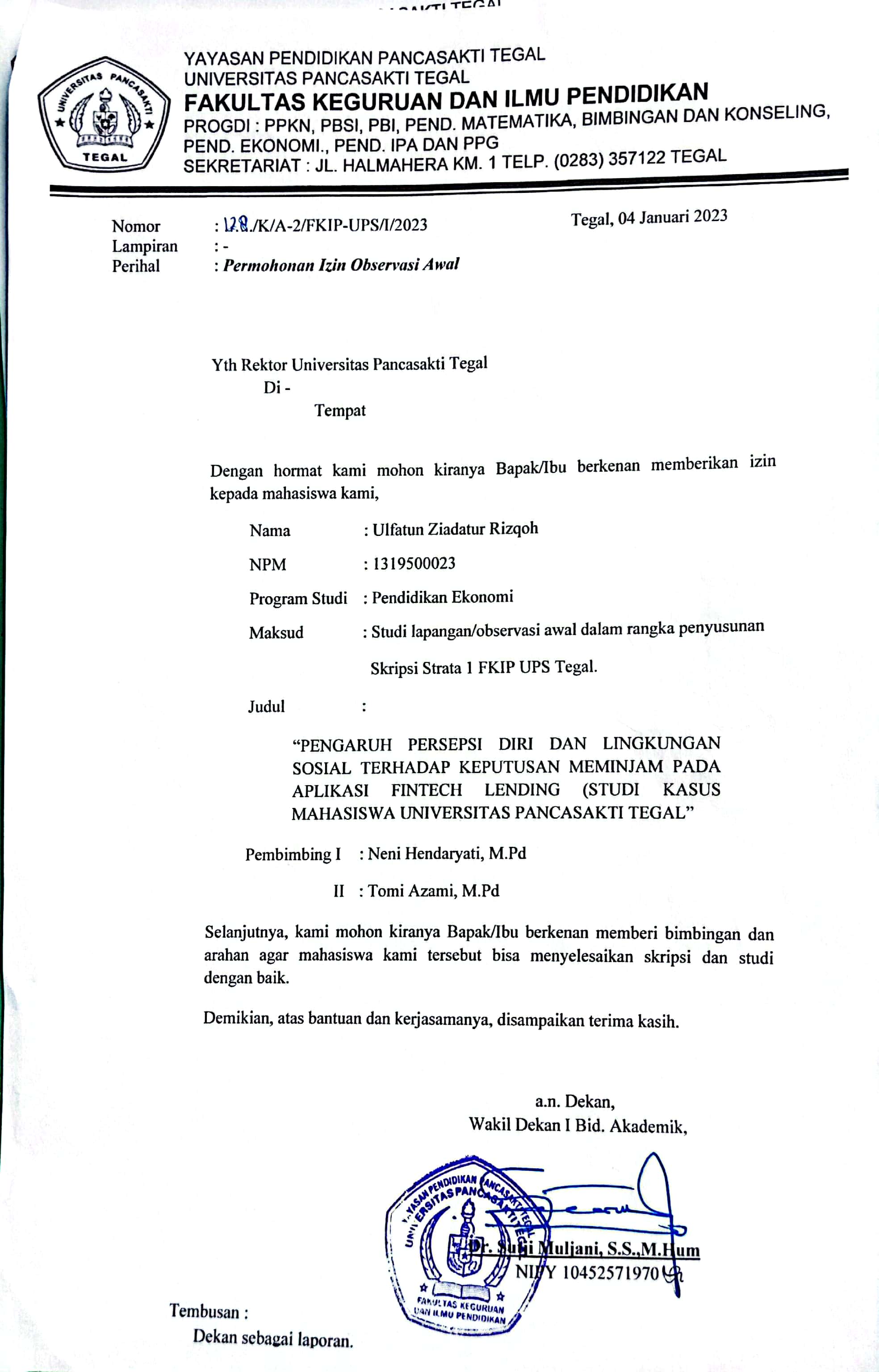
**Tabel Nilai Kritis F0,05**





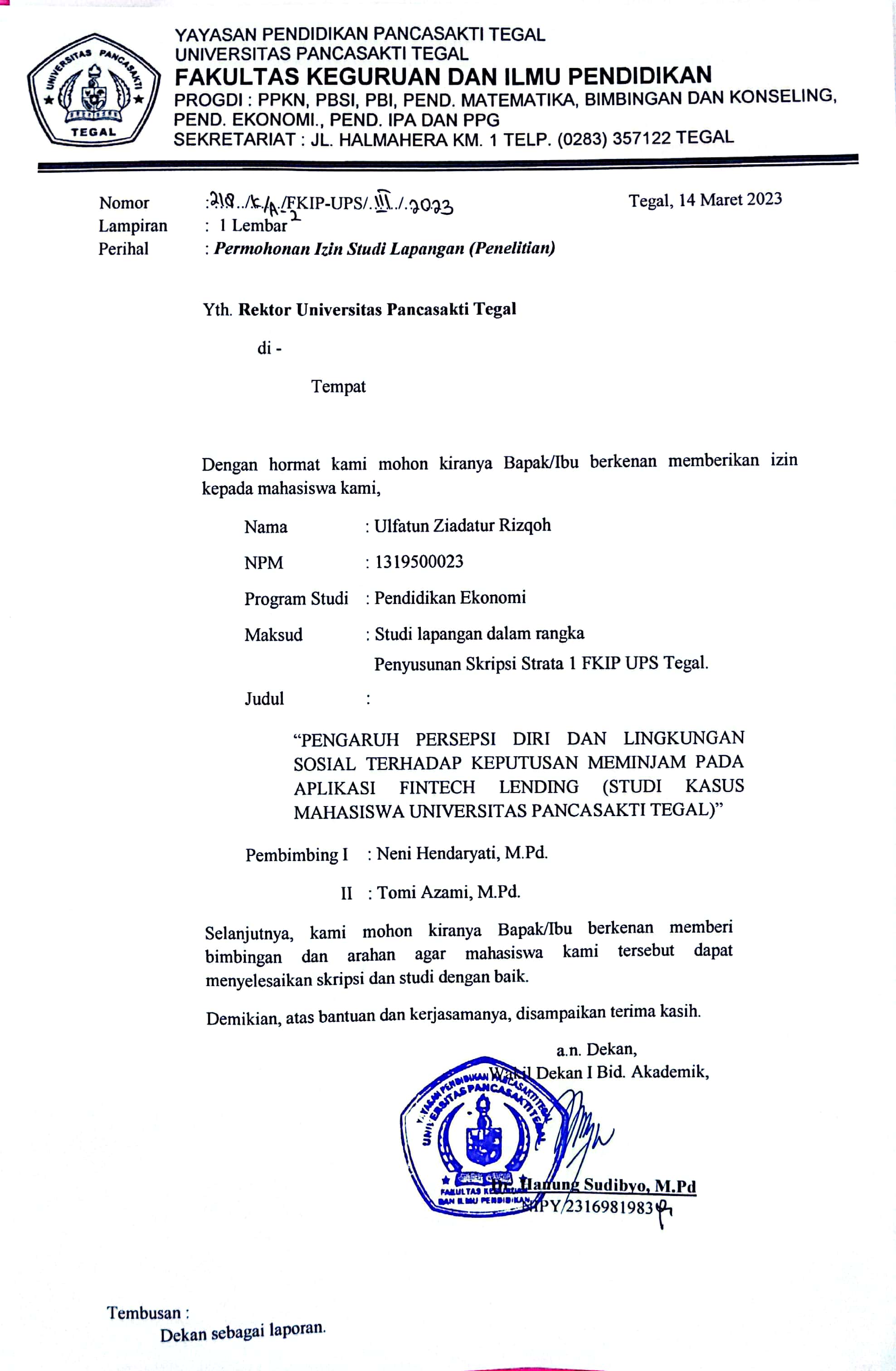
Lampiran 29

**SURAT IZIN OBSERVASI AWAL**

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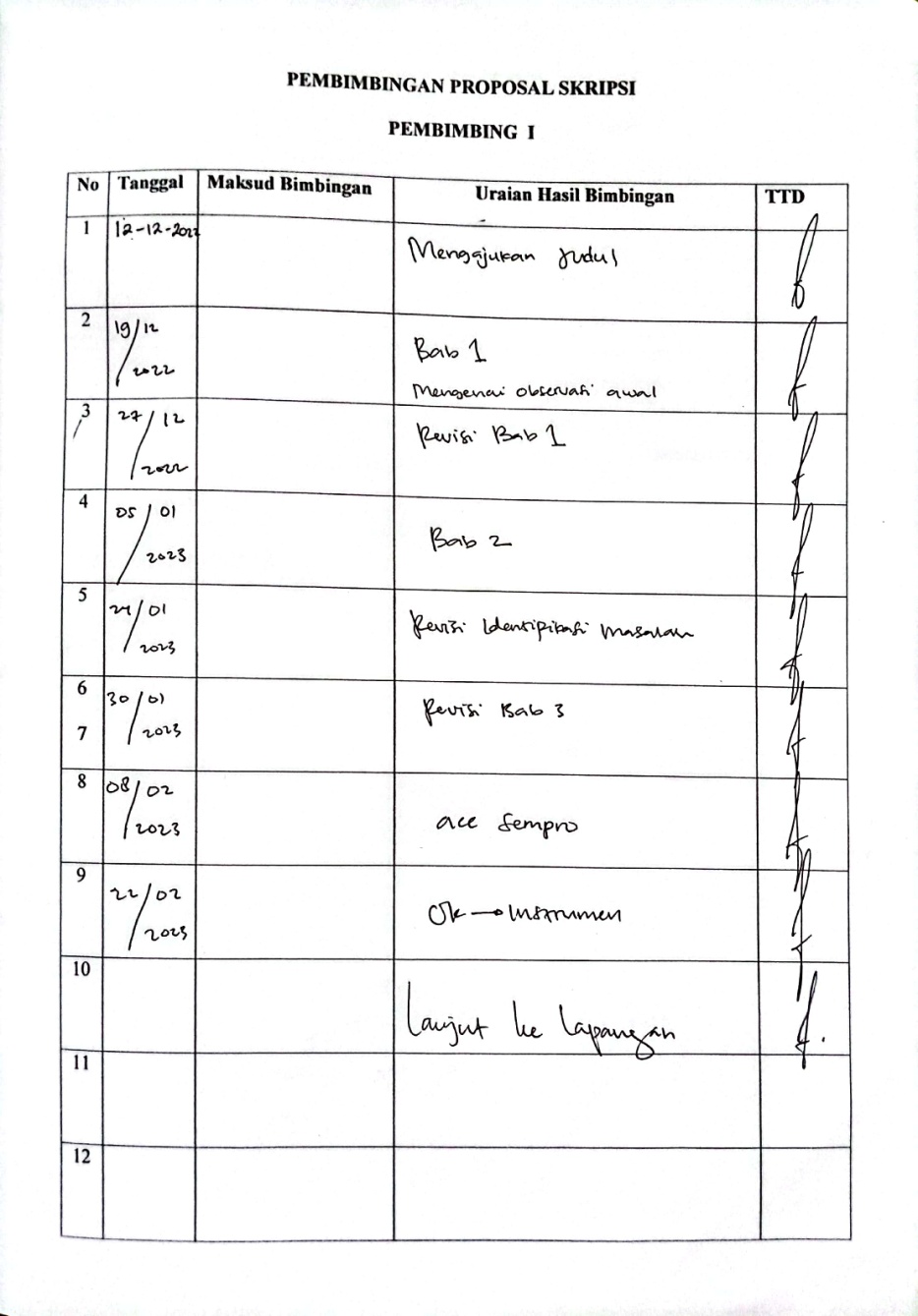
Lampiran 30

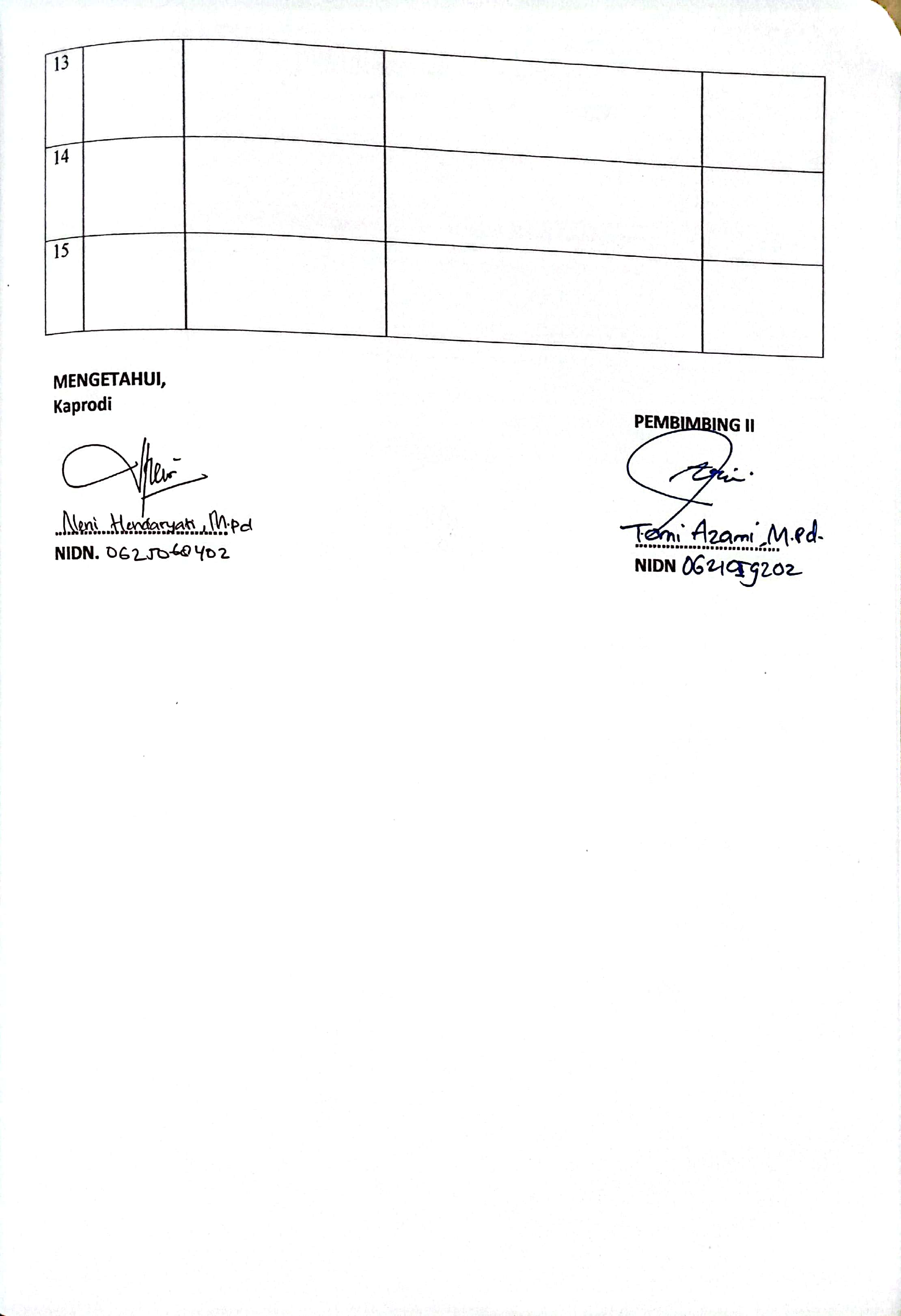
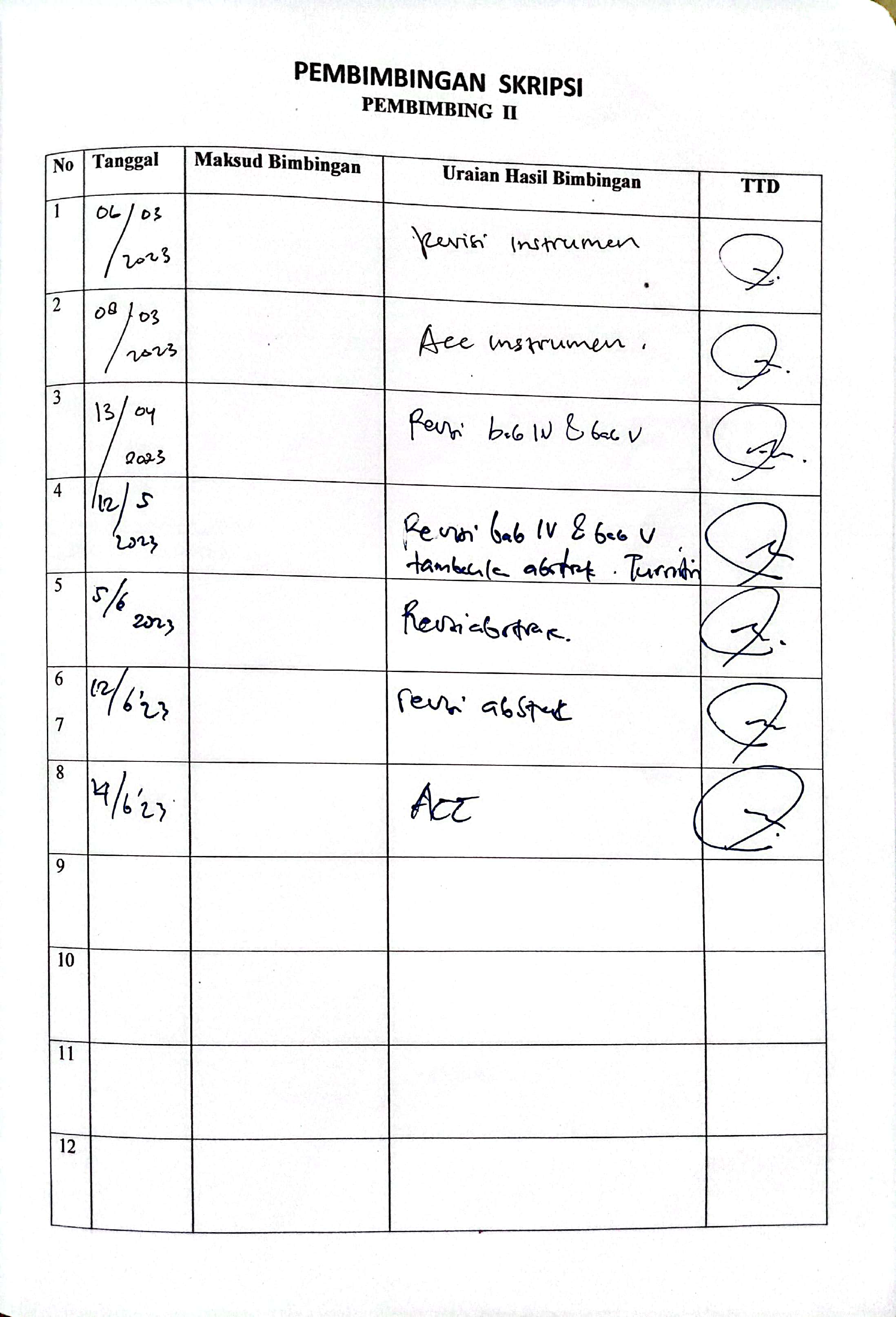
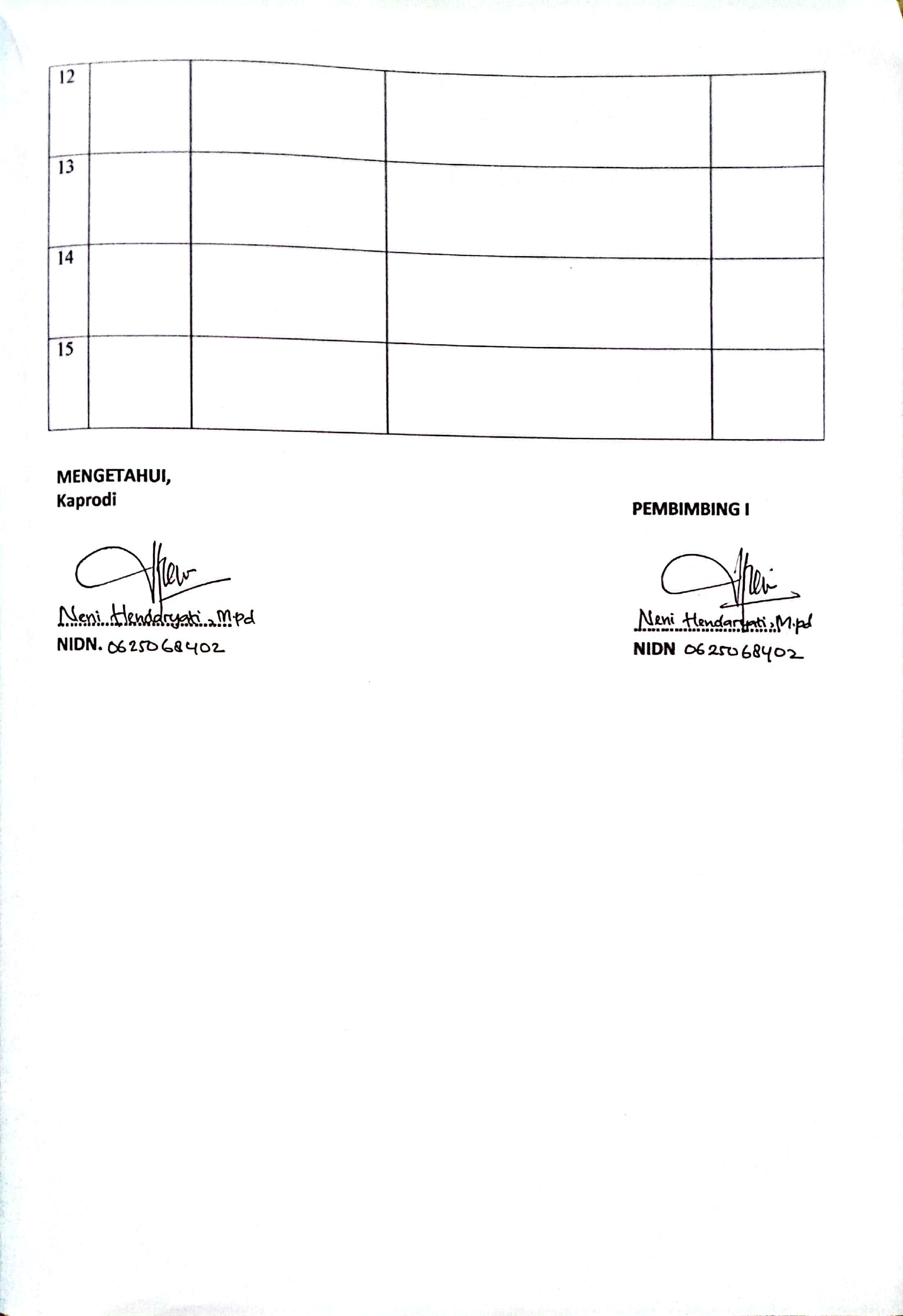
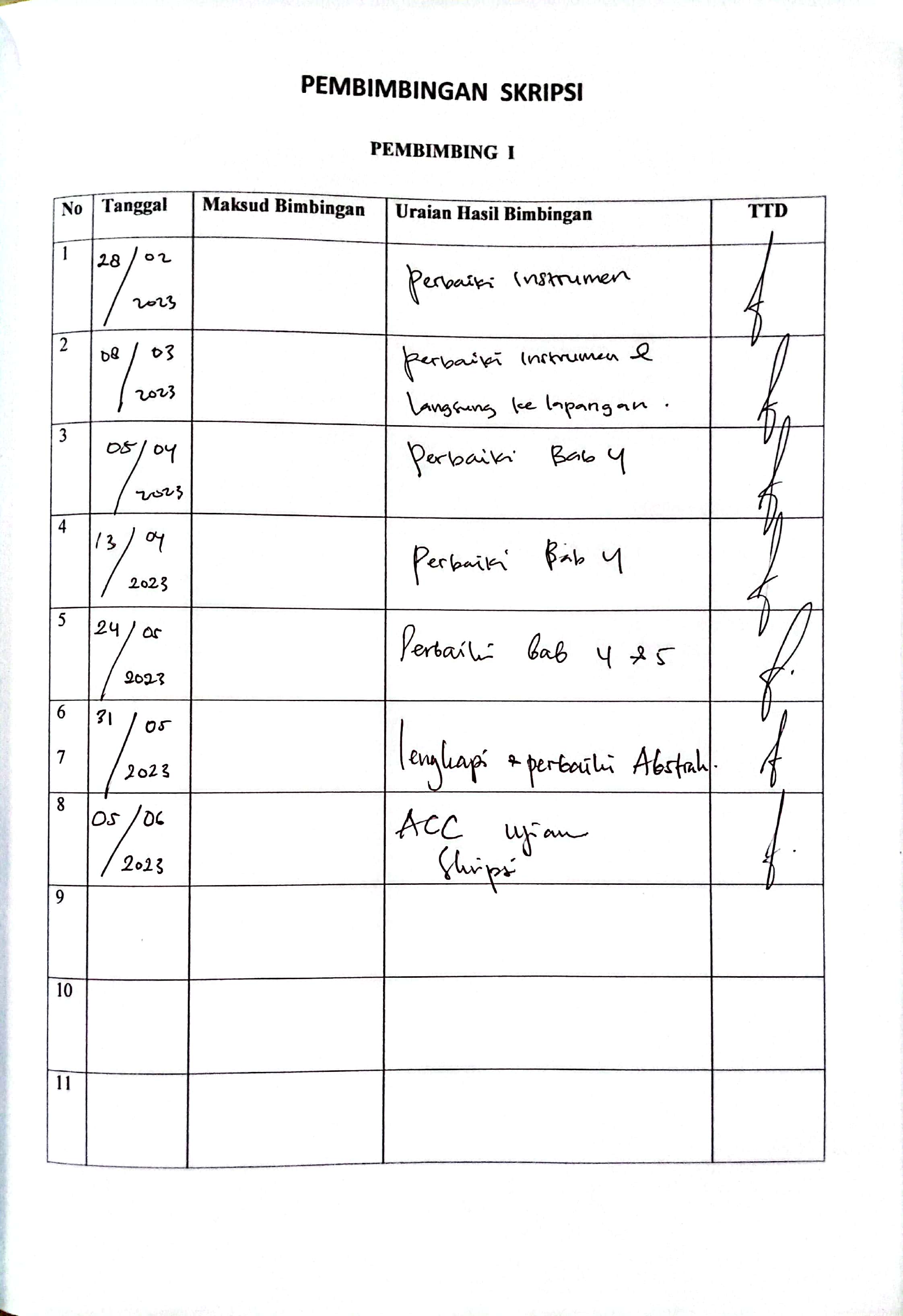
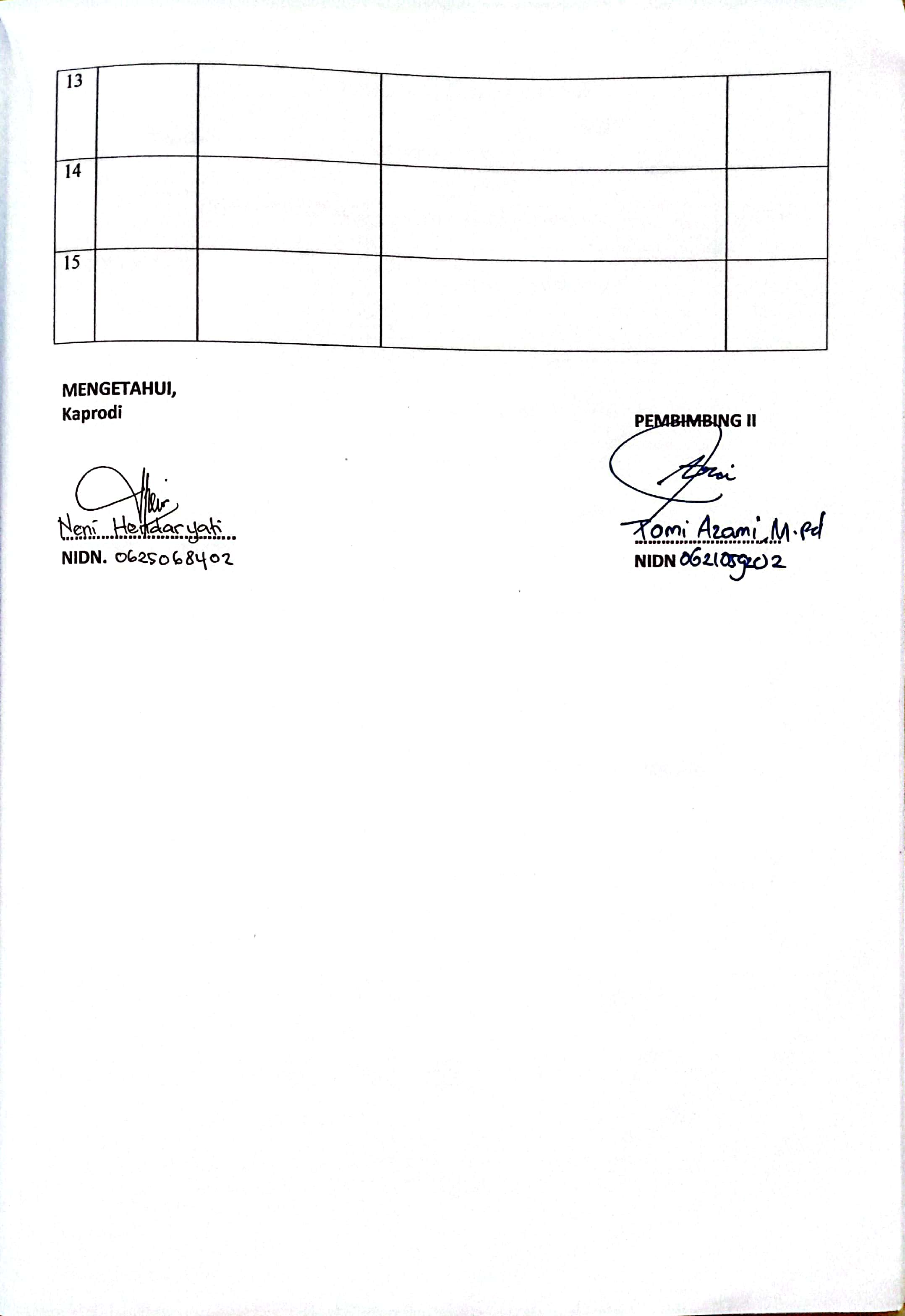
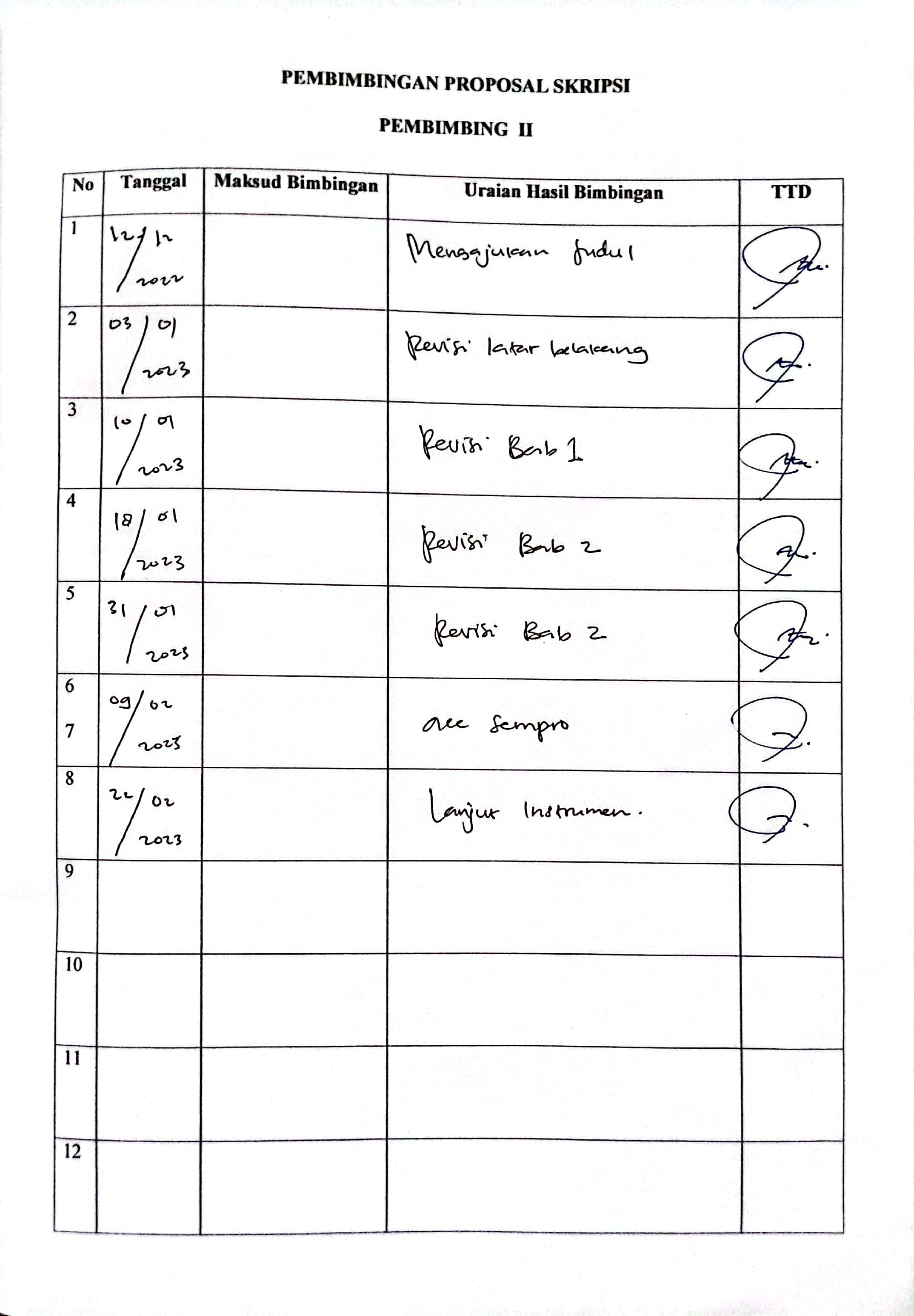
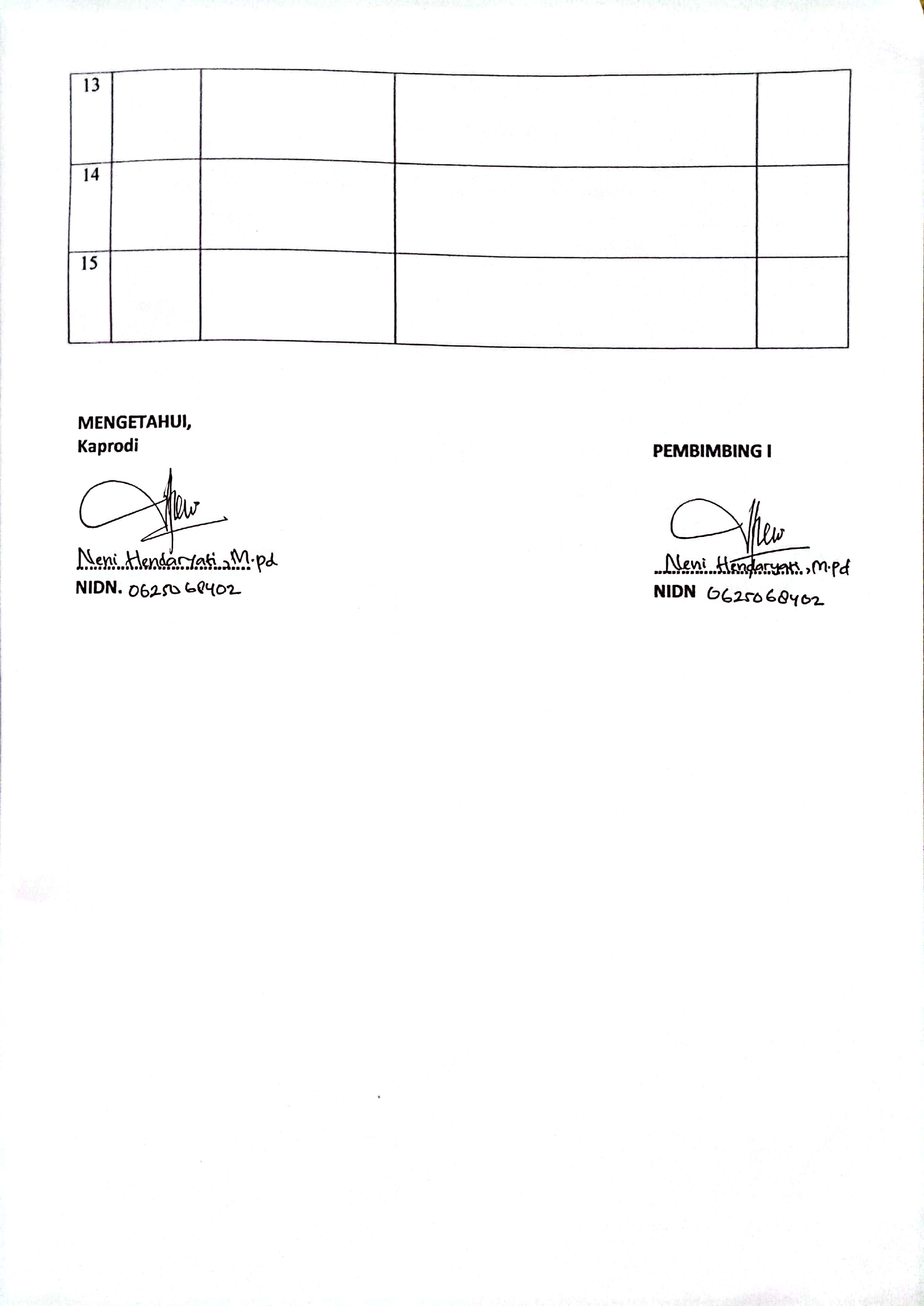
SURAT IZIN PENELITIAN



Lampiran 31

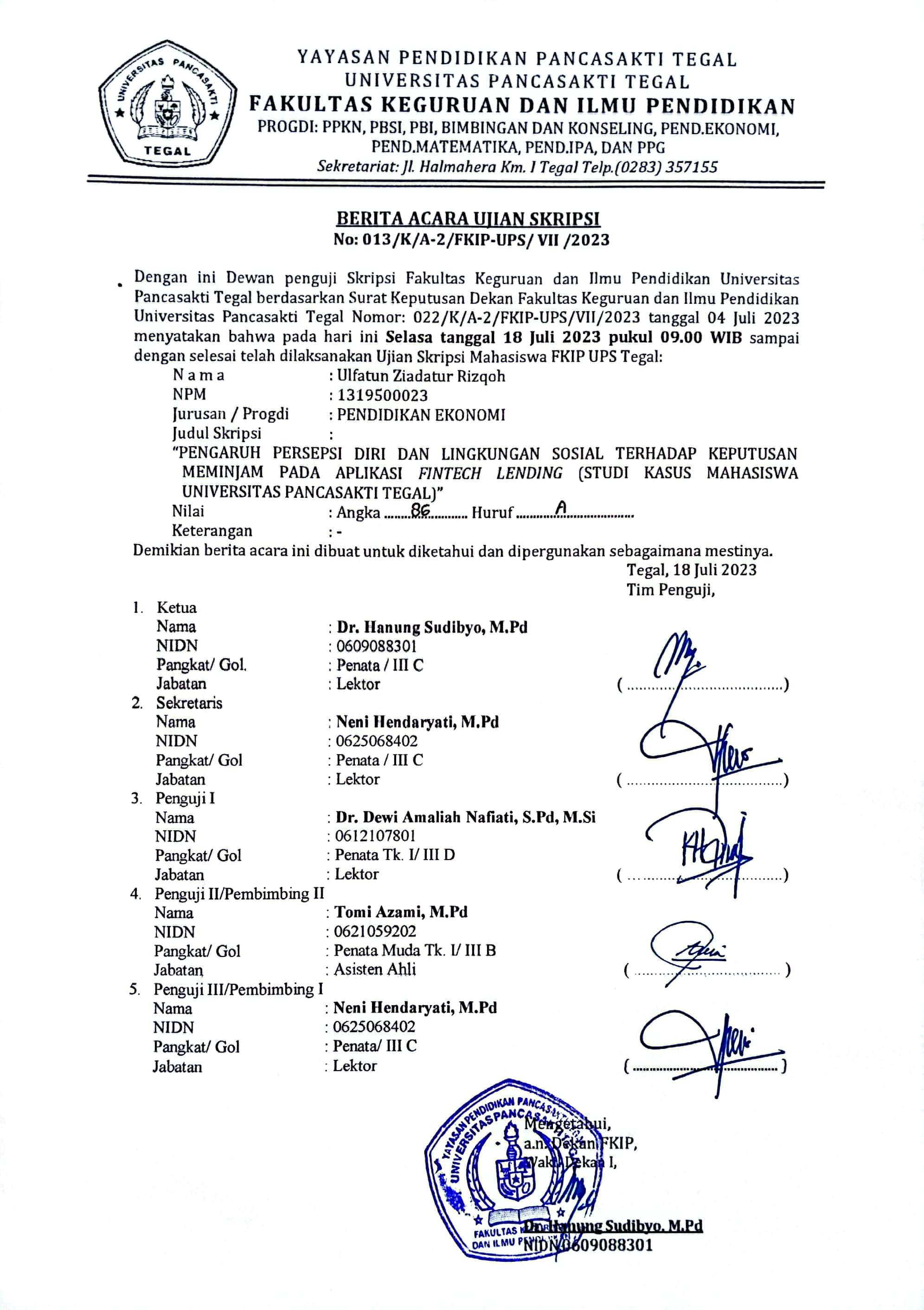
**JURNAL BIMBINGAN**





Lampiran 32

**BERITA ACARA UJIAN SKRIPSI**



Lampiran 33

**BERITA ACARA PENYELESAIAN REVISI SKRIPSI**



Lampiran 34

**BERITA ACARA BIMBINGAN SKRIPSI**



Lampiran 35

HASIL SCAN SIMILARITY

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Lampiran 36

**BIODATA PENULIS**

****Ulfatun Ziadatur Rizqoh adalah nama penulis skripsi ini. Penulis lahir pada pasangan Bapak M. Khotib Muhid dan Ibu Sopiyah yang merupakan anak pertama dari 2 bersaudara. Penulis dilahirkan di Brebes, 17 April 2001. Penulis beralamat di Jl. Sunan Drajat Rt.04 Rw.05 Desa Kaligangsa Kulon, Kecamatan Brebes, Kabupaten Brebes, Provinsi Jawa Tengah.Penulis dapat dihubungi melalui email [ulfatun349@gmail.com](mailto:ulfatun349@gmail.com) pendidikan terakhir penulis adalah Universitas Pancasakti Tegal (2019-2023) penulis berhasil menyelesaikan studi di program studi Pendidikan Ekonomi yang ditekuni pada tahun 2023 dengan judul skripsi “Pengaruh Persepsi Diri dan Lingkungan Sosial Terhadap Keputusan Meminjam Pada Aplikasi *Fintech Lending* (Studi Kasus Mahasiswa Universitas Pancasakti Tegal)”. Semoga dengan penulis tugas akhir skripsi ini mampu memberikan sumbangsih terhadap dunia pendidikan dan menambah referensi penelitian serta bermanfaat bagi pembaca.