# DA|FTA|R PUSTA|KA|

A|dhia|tma|, A|. A|. (2016). Penga|ruh Moda|l A|wa|l, La|ma|usa|ha|, Da|n Ja|m Kerja| Terha|da|p Penda|pa|ta|n Peda|ga|ng Ka|yu Glondongdi Kelura|ha|n Ka|ra|ng Keba|gusa|n Ka|bupa|ten Jepa|ra|. *Ekonomi Sura*|*ka*|*rta*|, 1–10.

Adner, R. (2017). *Ecosystem as structure: An actionable construct for strategy*. Journal of Management, 43(1), 39-58.

Afrinawati. (2018). Pengaruh E-Commerce terhadap Peningkatan Pendapatan Usaha Mikro Kecil dan Menengah di Kota Padang. Jurnal Ekonomi dan Bisnis Islam (JEBI), 3(2), 237-252.

A|ji, A|. W., & Listya|ningrum, S. P. (2021). Penga|ruh Moda|l Usa|ha|, Loka|si Usa|ha|, Da|n Teknologi Informa|si Terha|da|p Penda|pa|ta|n UMKM Di Ka|bupa|ten Ba|ntul. *JIA*|*I (Jurna*|*l Ilmia*|*h A*|*kunta*|*nsi Indonesia*|*)*, *6*(1).

A|li Ma|ludi. (2016). *Teknik Bela*|*ja*|*r Sta*|*tistik 2.* Ja|ka|rta|: A|lim' Publishing.

A|nggra|ini, W. (2019). Penga|ruh Fa|ktor Moda|l, Ja|m Kerja| Da|n La|ma| Usa|ha| Terha|da|p Penda|pa|ta|n Usa|ha| Mikro Kecil Menenga|h (Studi Ka|sus Peda|ga|ng Pa|sa|r Pa|gi Perumda|m II Sriwija|ya| Kota| Bengkulu). *Skripsi, Fa|kulta|s Ekonomi da|n Bisnis Isla|m, IA|IN Bengkulu*.

A|nniza|, A|. (2018). Pera|na|n Kredit Usa|ha| Ra|kya|t da|n Tena|ga| Kerja| da|la|m Meningka|tka|n Perminta|a|n Produk Usa|ha| Kecil da|n Menenga|h (Studi Ka|sus Pengusa|ha| Industri Meubel di Ka|bupa|ten Gowa|). *Skripsi, Fa|kulta|s Ekonomi da|n Bisnis Isla|m, Universita|s Isla|m Negeri A|la|uddin Ma|ka|ssa|r*.

Arifah, R. (2018). Pengaruh Pembiayaan, Lama Usaha, dan Pendampingan Terhadap Pendapatan UMKM Nasabah Pembiayaan PT. BRI Syariah Yogyakarta. Jurnal Ekonomi dan Manajemen, 10(2), 120-134.

A|risa|ndi, Y. T. (2014). Efektivita|s Penera|pa|n *E-Commerce* Da|la|m Perkemba|ga|nUsa|ha| Kecil Menenga|h di Sentra| Industri Sa|nda|l da|n Sepa|tu Wedoro Ka|bupa|ten Sidoa|rjo. *A*|*dministra*|*si Nega*|*ra*|, 1–8.

A|rista|nto, E. (2019). Kredit Usa|ha| Ra|kya|t (KUR) : Piliha|n Kebija|ka|n A|firma|tif Mendorong Pengemba|nga|n Usa|ha| Mikro, Kecil, Da|n Menenga|h Di Indonesia|. *Journa*|*l of Ba*|*nking a*|*nd Fina*|*nce*, *1*(1), 1–12.

A|rtini, N. R. (2019). A|na|lisis fa|ktor-fa|ktor ya|ng mempenga|ruhi penda|pa|ta|n UMKM di Ka|bupa|ten Ta|ba|na|n. *Ga*|*nec Swa*|*ra*|, *13*(1), 71-77.

Eka|sa|ri, Nur. (2018). Penga|ruh Loka|si Da|n Krea|tifita|s Terha|da|p Keberha|sila|n Usa|ha| Ukecil Mikro Menenga|h Dika|wa|sa|n Wisa|ta| Genta|la| A|ra|sy Kota| Ja|mbi. *Jurna*|*l Sa*|*ins Sosio Huma*|*niora*|. Vol 2. No 1.

Field, A. (2013). *Discovering statistics using IBM SPSS statistics*. Sage.

Firmansyah, F., Rahmatika, D. N., Muttaqim, I., Raharjo, T. B., & Tabrani, T. (2023). Pelatihan Perpajakan Bagi Pelaku UMKM Batik Di Kota Tegal. *Journal of Social Work and Empowerment*, *2*(2), 59-66.

Goniba|la|, N. dkk. (2019). A|na|lisis Penga|ruh Moda|l da|n Bia|ya| Produksi Terha|da|p Penda|pa|ta|n UMKM di Kota| Kita|moba|gu. *Berka*|*la*| *Ilmia*|*h Efisiensi*, *19*(01), 56–67.

Ghoza|li, I. (2018). *A*|*plika*|*si A*|*na*|*lisis Multiva*|*ria*|*te Denga*|*n Progra*|*m IBM SPSS 25* (9th ed.). Ba|da|n Penerbit Universita|s Diponegoro.

Habiba, A. F. C., & Prasetyia, F. (2022). Analisis Pengaruh Penerapan E-Commerce Terhadap Pendapatan UMKM di Masa Pandemi (Studi Kasus Sektor Kuliner di Kota Malang). Tesis Sarjana, Universitas Brawijaya.

Ha|lim, A|. (2020). Penga|ruh Pertumbuha|n Usa|ha| Mikro, Kecil da|n Menenga|h Terha|da|p Pertumbuha|n Ekonomi Ka|bupa|ten Ma|muju. *GROWTH jurna*|*l ilmia*|*h ekonomi pemba*|*nguna*|*n*, *1*(2), 157-172.

Ha|rda|ni, Nur Hikma|tul A|uliya|., A|ndria|ni. H., Fa|rda|ni, R. A|., Ustia|wa|ty, J., Uta|mi, E. F., Sukma|na|, D. J., & Istiqoma|h, R. R. (2020). *Metode Penelitia*|*n Kua*|*lita*|*tif & Kua*|*ntita*|*tif.* Yogya|ka|rta|: CV. Pusta|ka| Ilmu.

Harini, S., & Raharjo, R. (2022). Pengaruh Modal Sendiri, Kredit Usaha Rakyat (KUR), dan Lama Usaha Terhadap Pendapatan UMKM di Kabupaten Ponorogo. Jurnal Ekonomi dan Bisnis, 15(3), 215-230.

Ha|ris, Helmi. (2013). *Ma*|*na*|*jemen Da*|*na*| *Ba*|*nk Sya*|*ria*|*h.* Slema|n: A|sna|litera|.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis* (8th ed.). Cengage Learning.

Helma|lia|, H., & A|frina|wa|ti. (2018). Penga|ruh e-commerce terha|da|p peningka|ta|n penda|pa|ta|n usa|ha| mikro kecil da|n menenga|h di Kota| Pa|da|ng. *JEBI (Jurna*|*l Ekonomi Da*|*n Bisnis Isla*|*m)*, *3*(2), 237-246.

Hidayat, R. (2020). Pengaruh Modal Usaha, Lama Usaha, dan Jam Kerja Terhadap Pendapatan UMKM di Kabupaten Malang. Jurnal Manajemen dan Bisnis, 7(2), 255-270.

Husa|ini, & Fa|dhla|ni, A|. (2017). Penga|ruh Moda|l Kerja| , La|ma| Usa|ha| , Ja|m Kerja| da|n Loka|si Usa|ha| terha|da|p Penda|pa|ta|n Monza| di Pa|sa|r Sima|lingka|r Meda|n. *Jurna*|*l Visioner & Stra*|*tegis*, *6*(2), 111–126.

Indriasih, D., Rahmatika, D. N., Fajri, A., Suwandi, S., & Mulyantini, S. (2023). Bangkitkan Semangat, Ciptakan Peluang dengan Berwirausaha di Masa Pandemi. *E-Dimas: Jurnal Pengabdian kepada Masyarakat*, *14*(3), 423-427.

Irfinanda, S. O. (2023). Pengaruh Modal Sendiri, Kredit Usaha Rakyat (KUR), Sikap Kewirausahaan, Lokasi Usaha, Lama Usaha dan Teknologi Informasi Terhadap Pendapatan UMKM di Kabupaten Sleman. Tesis Sarjana, Universitas Islam Indonesia.

Ka|smir. (2014). *A*|*na*|*lisis la*|*pora*|*n keua*|*nga*|*n*, Edisi 7, PT. Ra|ja|Gra|findo Persa|da|, Ja|ka|rta|.

Ka|smir, D. (2006). *Kewira*|*usa*|*ha*|*a*|*n.* Ra|ja| Gra|findo Persa|da|. Ja|ka|rta|, Indonesia|.

Kholifa|h, S.N.(2022). [Penga|ruh Moda|l Usa|ha|, Tena|ga| Kerja|, Teknologi Informa|si, da|n Loka|si Usa|ha| terha|da|p Penda|pa|ta|n UMKM di Ka|bupa|ten Brebes.](http://repository.upstegal.ac.id/5558/) (Skripsi, Fa|kulta|s Ekonomi da|n Bisinis, Universita|s Pa|nca|sa|kti Tega|l).

La|ra|sdiputra|, G. D., & Suwita|ri, N. K. E. (2020). Pembina|a|n Pembua|ta|n La|pora|n Keua|nga|n Sederha|na| Usa|ha| Mikro Kecil Da|n Menenga|h Da|n Pema|ha|ma|n Kredit Usa|ha| Ra|kya|t. *Jurna*|*l A*|*bdima*|*s BSI: Jurna*|*l Penga*|*bdia*|*n Kepa*|*da*| *Ma*|*sya*|*ra*|*ka*|*t*, *1*(3), 133–139.

Lesta|ri, Dwi. (2019). Penga|ruh Moda|l, Jumla|h Tena|ga| Kerja|, Da|n Ba|ha|n Ba|ku Terha|da|p Penda|pa|ta|n Usa|ha| Mikro Kecil Da|n Menenga|h (UMKM) Ma|ka|na|n Ringa|n Di Ka|bupa|ten Tulunga|gung (Doctora|l disserta|tion).

Lesta|ri, D. A|. (2020). Penga|ruh Kredit usa|ha| Ra|kya|t (KUR), Moda|l Sendiri, LA|ma| Usa|ha| da|n Jumla|h Tena|ga| Kerja| terha|da|p Penda|pa|ta|n UMKM di Ka|bupa|ten Tega|l (Skripsi, Fa|kulta|s Ekonomi da|n Bisnis. Universita|s Pa|nca|sa|kti Tega|l).

Lupiyoa|di, Ra|mba|t. (2013). *Ma*|*na*|*jemen Pema*|*sa*|*ra*|*n Ja*|*sa*|. Edisi Ketiga|. Ja|ka|rta|: Sa|lemba|

Ma|rya|ma|, S. (2013). Penera|pa|n *E-commerce* da|la|m Meningka|tka|n Da|ya| Sa|ing Usa|ha|. *Liquidity: Jurna*|*l Riset A*|*kunta*|*nsi da*|*n Ma*|*na*|*jemen*, *2*(1), 73-79.

Ma|ska|n, M., Perma|ta|sa|ri, I. R., & Uta|ma|ningsih, A|. (2018). *Kewira*|*usa*|*ha*|*a*|*n*. Ma|la|ng: Polinema| Press.

Ma|rfua|h, S. T., & Ha|rtiya|h, S. (2019). Penga|ruh Moda|l Sendiri, Kredit Usa|ha| Ra|kya|t (KUR), Teknologi, La|ma| Usa|ha|, da|n Loka|si Usa|ha| terha|da|p Penda|pa|ta|n Usa|ha| (Studi Ka|sus Pa|da| UMKM di Ka|bupa|ten Wonosobo). *Journa*|*l of Economic, Business a*|*nd Engineering*, *1*(1), 183–195.

Mu'mina|, B. B. (2022). Penga|ruh Ska|la| Usa|ha|, Umur Usa|ha|, da|n Pengeta|hua|n A|kunta|nsi Terha|da|p Pengguna|a|n Informa|si A|kunta|nsi UMKM (Studi Ka|sus UMKM Telur A|sin di Ka|bupa|ten Brebes). (Skripsi, Fa|kulta|s Ekonomi da|n Bisnis. Universita|s Pa|nca|sa|kti Tega|l).

Nestle, V., Täube, F. A|., Heidenreich, S., & Bogers, M. (2019). Esta|blishing open innova|tion culture in cluster initia|tives: The role of trust a|nd informa|tion a|symmetry. *Technologica*|*l Foreca*|*sting a*|*nd Socia*|*l Cha*|*nge*, *146*, 563-572.

Nindi Mei A|mba|rsa|ri, A|. (2021). *Penga*|*ruh Moda*|*l Sendiri, Kredit Usa*|*ha*| *Ra*|*kya*|*t (KUR), da*|*n La*|*ma*| *Usa*|*ha*| *Terha*|*da*|*p Penda*|*pa*|*a*|*n UMKM Jenis Perda*|*ga*|*nga*|*n da*|*n Repa*|*ra*|*si di Ka*|*bupa*|*ten Ponorog.*  (Doctora|l disserta|tion, Universita|s Muha|mma|diya|h Ponorogo).

Ningrum, G. A|. P. D. V., A|yuningsa|si, A|. A|. K., & Wena|ga|ma|, I. W. (2020). Fa|ktor-Fa|ktor ya|ng Mempenga|ruhi Penda|pa|ta|n Peda|ga|ng Bida|ng Fa|shion di Kota| Denpa|sa|r. *E-Jurna*|*l Ekon. Pemba*|*ng. Univ. Uda*|*ya*|*na*|, *9*(1), 147-176.

Ningsih, W. S., & Fanani, B. (2023). Pengaruh Independensi, Audit Tenure, dan Firm Size Terhadap Kualitas Audit. *JABKO: Jurnal Akuntansi dan Bisnis Kontemporer*, *3*(2), 111-126.

Nur Fu’a|d, E. (2015). Penga|ruh Pemiliha|n Loka|si Terha|da|p Kesuksesa|n Usa|ha| Berska|la| Mikro/Kecil Di Komplek Shopping Centre Jepa|ra|. *Media*| *Ekonomi Da*|*n Ma*|*na*|*jemen*, *30*(1), 56–67.

Pallant, J. (2021). *SPSS survival manual: A step by step guide to data analysis using IBM SPSS* (7th ed.). Open University Press.

Pa|ra|mita|, A|. N., & Budhia|sa|, I. G. S. (2014). A|kumula|si Moda|l, Tingka|t Pendidika|n, Krea|tivita|s Tena|ga| Kerja|, Loka|si Usa|ha|, Penda|pa|ta|n . *E-Jurna*|*l EP Unud*, *3*(5), 182–190.

Periya|di. (2021). Da|la|m Meningka|tka|n Volume Penjua|la|n Di Tenga|h Ma|sa| Pa|ndemi Covid-19. *Dina*|*mika*| *Ekonomi-Jurna*|*l Ekonomi Da*|*n Bisnis*, *14*(1).

Parker, G. G., Van Alstyne, M. W., & Choudary, S. P. (2016). *Platform Revolution: How Networked Markets Are Transforming the Economy--and How to Make Them Work for You*. W. W. Norton & Company.

Pola|ndos, P. M., Engka|, D. S., & Tolosa|ng, K. D. (2019). A|na|lisis penga|ruh moda|l, la|ma| usa|ha|, da|n jumla|h tena|ga| kerja| terha|da|p penda|pa|ta|n usa|ha| mikro kecil da|n menenga|h di keca|ma|ta|n la|ngowa|n timur. *Jurna*|*l Berka*|*la*| *ilmia*|*h efisiensi*, *19*(04).

Prabowo, R. Y., Rahmatika, D. N., & Mubarok, A. (2019). Pengaruh Struktur Aset, Profitabilitas, Kebijakan Dividen, Pertumbuhan Perusahaan dan Ukuran Perusahaan Terhadap Kebijakan Hutang pada Perusahaan Perbankan yang Listing di BEI Tahun 2015-2018. *Permana: Jurnal Perpajakan, Manajemen, dan Akuntansi*, *11*(2), 100-118.

Prasetyo, W. (2019). Pengaruh Lama Usaha dan Modal Usaha Terhadap Tingkat Pendapatan UMKM di Surakarta. Jurnal Manajemen Bisnis, 8(4), 412-427.

Priha|tminingtya|s, B. (2019). *Penga*|*ruh Moda*|*l, La*|*ma*| *Usa*|*ha*|*, Ja*|*m Kerja*|*, da*|*n Loka*|*si Usa*|*ha*| *terha*|*da*|*p Penda*|*pa*|*ta*|*n Peda*|*ga*|*ng di Pa*|*sa*|*r La*|*dungsa*|*ri*. *7*(2), 147–154.

Rakhmawati, A. (2019). Analisis Pengaruh Penggunaan E-Commerce terhadap Penjualan UMKM. Tesis Sarjana, Universitas Kristen Satya Wacana.

Rerung, R. R. (2018). *E-commerce Mencipta*|*ka*|*n Da*|*ya*| *Sa*|*ing Mela*|*lui Teknologi Informa*|*si.* Yogya|ka|rta|: CV Budi Uta|ma|.

Ria|dmojo, H. (2020). Penga|ruh La|ma| Usa|ha| Da|n Moda|l Usa|ha| Terha|da|p Tingka|t Penda|pa|ta|n UMKM Di Keca|ma|ta|n Serenga|n Sura|ka|rta|. *Skripsi*.

Ria|wa|n, R., & Kusna|wa|n, W. (2018). Penga|ruh Moda|l Sendiri da|n Kredit Usa|ha| Ra|kya|t (KUR) Terha|da|p Penda|pa|ta|n Usa|ha| (Studi Pa|da| UMKM di Desa| Pla|tiha|n Kidul Kec. Sima|n). *Jurna*|*l A*|*kunta*|*nsi Da*|*n Pa*|*ja*|*k*, *19*(01), 31-37.

Rifa|’i, M., Supriha|tin, S., & A|gustim, W. (2019). Kompetensi Wira|usa|ha|, Pembina|a|n, Serta| Loka|si Usa|ha| Penga|ruhnya| Terha|da|p Kesuksesa|n Berwira|usa|ha| Ba|gi Pela|ku Usa|ha| Ska|la| Mikro. *J-MA*|*CC: Journa*|*l of Ma*|*na*|*gement a*|*nd A*|*ccounting*, *2*(2), 159-173.

Roma|dina|, D. (2019). *Penga*|*ruh Moda*|*l Kerja*|*, Ja*|*m Kerja*| *da*|*n La*|*ma*| *Usa*|*ha*| *terha*|*da*|*p Penda*|*pa*|*ta*|*n Peda*|*ga*|*ng Ka*|*ki Lima*| *Perempua*|*n da*|*la*|*m Perspektif Ekonomi Isla*|*m (Studi Ka*|*sus Pa*|*sa*|*r Ba*|*mbu Kuning Ta*|*njung Ka*|*ra*|*ng Pusa*|*t Ba*|*nda*|*r La*|*mpung)* (Doctora|l disserta|tion, UIN Ra|den Inta|n La|mpung).

Sa|fria|nti, T. N. (2020). Penga|ruh Tra|nsa|ksi Online (E-Commerce), Moda|l, da|n La|ma| Usa|ha| Terha|da|p Peningka|ta|n Penda|pa|ta|n UMKM di Ka|bupa|ten Tega|l. *Penga*|*ruh Tra*|*nsa*|*ksi Online (E-Commerce), Moda*|*l, Da*|*n La*|*ma*| *Usa*|*ha*| *Terha*|*da*|*p Peningka*|*ta*|*n Penda*|*pa*|*ta*|*n UMKM Di Ka*|*bupa*|*ten Tega*|*l*.

Sa|ntoso, S. A|. (2019). *Penga*|*ruh Va*|*ria*|*si Menu, Ha*|*rga*|*, Ja*|*m Kerja*|*, Da*|*n La*|*ma*| *Usa*|*ha*| *Terha*|*da*|*p Penda*|*pa*|*ta*|*n Wa*|*rung Tega*|*l Di Keca*|*ma*|*ta*|*n Ciputa*|*t Timur* (Ba|chelor's thesis, Fa|kulta|s Ekonomi da|n Bisnis Uin Ja|ka|rta|).

Sa|rfia|h, S. N., A|tma|ja|, H. E., & Vera|wa|ti, D. M. (2019). UMKM Seba|ga|i Pila|r Memba|ngun Ekonomi Ba|ngsa|. *Jurna*|*l REP (Riset Ekonomi Pemba*|*nguna*|*n)*, *4*(2), 137-146.

Sa|ri, N. A|. (2019). *Penga*|*ruh Perkemba*|*nga*|*n Ekonomi Digita*|*l Terha*|*da*|*p Penda*|*pa*|*ta*|*n Pela*|*ku Usa*|*ha*| *UMKM Di Kota*| *Ma*|*ka*|*ssa*|*r* (Doctora|l disserta|tion, Universita|s Negeri Ma|ka|ssa|r).

Sa|rwono, J. 2006. *Metode Penelitia*|*n Kua*|*ntita*|*tif da*|*n Kua*|*litia*|*tif.* Gra|ha| Ilmu. Yogya|ka|rta|.

Seka|ra|n, Uma| & Roger Bougie. 2017. *Metode Penelitia*|*n untuk Bisnis: Pendeka*|*ta*|*n Pengemba*|*nga*|*n-Kea*|*hlia*|*n.* Edisi 6, Buku 1, Ceta|ka|n Kedua|, Ja|ka|rta| Sela|ta|n: Sa|lemba| Empa|t.

Setia|ji, K., & Fa|tunia|h, A|. L. (2018). Penga|ruh moda|l, la|ma| usa|ha| da|n loka|si terha|da|p penda|pa|ta|n peda|ga|ng pa|sa|r pa|sca| reloka|si. *Jurna*|*l Pendidika*|*n Ekonomi Da*|*n Bisnis (JPEB)*, *6*(1), 1-14.

Setyorini, D., Nurha|ya|ty, E., & Rosmita|, R. (2019). Penga|ruh Tra|nsa|ksi *Online (E-Commerce)* Terha|da|p peningka|ta|n La|ba| UMKM (Studi Ka|sus UMKM Pengola|ha|n Besi Cia|mpea| Bogor Ja|wa| Ba|ra|t). *Jurna*|*l Mitra*| *Ma*|*na*|*jemen*, *3*(5), 501-509.

Subroto, S., Amalia, M. R., Hapsari, I. M., Mubarok, A., Fanani, B., Permananingrum, A., ... & Yunita, E. A. (2022). Pelatihan Riset Pasar Dengan Google Form Untuk Membangun Merek Digital Pada Peran Komunitas Umkm Klubanostic Di Kabupaten Brebes. *BERNAS: Jurnal Pengabdian Kepada Masyarakat*, *3*(4), 782-787.

Sudirma|n, I. W., & Putra|, I. P. D. (2015). Penga|ruh Moda|l da|n Tena|ga| Kerja| terha|da|p Penda|pa|ta|n denga|n La|ma| Usa|ha| seba|ga|i Va|ria|bel Modera|ting. *E-Jurna*|*l Ekonomi Pemba*|*nguna*|*n Universita*|*s Uda*|*ya*|*na*|, *4*(9), 44571.

Sugiyono. (2021). *Metode Penelitia*|*n Kua*|*ntita*|*tif, Kua*|*lita*|*tif da*|*n R&D.* Ba|ndung: A|lfa|beta|.

Suha|rtini, A|. M. A|., & Yuta|, R. (2015). Keterka|ita|n Lemba|ga| Keua|nga|n Mikro (LKM), Usa|ha| Mikro da|n Kecil (UMK) serta| Kemiskina|n di Indonesia| Ta|hun 2012. *Jurna*|*l Ekonomi Kua*|*ntita*|*tif Tera*|*pa*|*n*.

Sukirno, Sa|dono. (2015). *Penga*|*nta*|*r Bisnis.* Ja|ka|rta|: Kenca|na|.

Surya|na|. (2011). *Kewira*|*usa*|*ha*|*a*|*n pedoma*|*n Pra*|*ktis: Kia*|*t da*|*n Proses Menuju Sukses*. Ja|ka|rta|: Sa|lemba| Empa|t.

Tabachnick, B. G., & Fidell, L. S. (2019). *Using multivariate statistics* (7th ed.). Pearson Education.

Ta|mbuna|n, T. (2014). *UMKM Indonesia*|*: ra*|*ngkuma*|*n ha*|*sil sejumla*|*h penelitia*|*n*. Pusa|t Studi Industri, UKM, da|n Persa|inga|n Usa|ha|.

Tryna|nda|ya|ni S, S. (2022). *Penga*|*ruh Kredit Usa*|*ha*| *Ra*|*kya*|*t Terha*|*da*|*p Penda*|*pa*|*ta*|*n UMKM di Keca*|*ma*|*ta*|*n Meda*|*n Dena*|*i pa*|*da*| *Ma*|*sa*| *Pa*|*ndemi Covid-19* (Doctora|l disserta|tion, Universita|s Meda|n A|rea|).

Ulfi, N., Hapid, & Andi Dahri AP. (2020). Pengaruh E-Commerce terhadap Pendapatan UMKM Kecamatan Masamba Kabupaten Luwu Utara. Tesis Sarjana, Universitas Hasanuddin.

Usta|diya|nto, R. (2001). Fra|mework E-Commerce, cet I. *Yokya*|*ka*|*rta*|*: A*|*ndi*.

Vial, G. (2019). Understanding digital transformation: A review and a research agenda. *The Journal of Strategic Information Systems*, 28(2), 118-144.

Wa|ndira|, A|. (2022). Penga|ruh Kredit Usa|ha| Ra|kya|t (KUR) Terha|da|p Penda|pa|ta|n UMKM di Keca|ma|ta|n Ma|sa|mba| Ka|bupa|ten Luwu Uta|ra|.*Jurna*|*l Ekonomi da*|*n Bisnis*. *1*(1), 1-12

Wira|tna|, S., & Lila|, U. R. (2017). A|na|lisis Da|mpa|k Pembia|ya|a|n Da|na| Bergulir KUR (Kredit Usa|ha| Ra|kya|t) Terha|da|p Kinerja| UMKM (Studi Ka|sus di Da|era|h Istimewa| Yogya|ka|rta|). *Jurna*|*l Bisnis Da*|*n Ekonomi (JBE),* *22*(1), 11–25.

**LA**|**MPIRA**|**N**

# 

La|mpira|n 1 Kuesioner Penelitia|n

Kepa|da| Yth,

Ba|pa|k/Ibu Pela|ku UMKM Ka|bupa|ten Brebes

Di Tempa|t

*A*|*ssa*|*la*|*mu’a*|*la*|*ikum wr. wb*

Da|la|m ra|ngka| memenuhi tuga|s a|khir sa|ya| Fidiyah Rizqiana| seba|ga|i ma|ha|siswi| Progra|m Studi A|kunta|nsi, Fa|kulta|s Ekonomi da|n Bisnis, Universita|s Pa|nca|sa|kti Tega|l (UPS), kepa|da| Ba|pa|k, Ibu a|ta|u Sa|uda|ra|/i ya|ng terhorma|t, bersa|ma| ini sa|ya| mohon kesedia|a|n Ba|pa|k, Ibu a|ta|u Sa|uda|ra|/i untuk mengisi da|ta| kuesioner mengena|i **“Penga**|**ruh Penera**|**pa**|**n *E-Commerce*, Kredit Usa**|**ha**| **Ra**|**kya**|**t (KUR), La**|**ma**| **Usa**|**ha**| **dan Loka**|**si Usa**|**ha**| **terha**|**da**|**p Penda**|**pa**|**ta**|**n UMKM (Studi Ka**|**sus pa**|**da**| **UMKM ya**|**ng Terda**|**fta**|**rPa**|**da**| **Dina**|**s Kopera**|**si Usa**|**ha**| **Mikro da**|**n Perda**|**ga**|**nga**|**n Ka**|**bupa**|**ten Brebes)”**.

Oleh ka|rena| itu kepa|da| Ba|pa|k, Ibu a|ta|u Sa|uda|ra|/i sa|ya| seba|ga|i peneliti mengha|ra|pka|n:

1. Ba|pa|k, Ibu a|ta|u Sa|uda|ra|/i menja|wa|b setia|p perta|nya|a|n denga|n sejujur-jujurnya|, da|n perlu diketa|hui ba|hwa| ja|wa|ba|n Ba|pa|k, Ibu a|ta|u Sa|uda|ra|/i tida|k berhubunga|n denga|n bena|r a|ta|u sa|la|h.
2. Pilihla|h ja|wa|ba|n denga|n memberi ta|nda| *checklis* (√) pa|da| sa|la|h sa|tu ja|wa|ba|n ya|ng pa|ling sesua|i menurut Ba|pa|k, Ibu a|ta|u Sa|uda|ra|/i ya|itu:
3. STS : Sa|nga|t Tida|k Setuju
4. TS : Tida|k Setuju
5. KS : Kura|ng Setuju
6. S : Setuju
7. SS : Sa|nga|t Setuju

Setia|p ja|wa|ba|n ya|ng diberika|n merupa|ka|n ba|ntua|n ya|ng sa|nga|t bera|rti da|la|m menyelesa|ika|n penyusuna|n skripsi sa|ya|, a|ta|s perha|tia|n da|n ba|ntua|nnya| diuca|pka|n terima| ka|sih.

*Wa*|*ssa*|*la*|*mu’a*|*la*|*ikum wr. Wb*

Tega|l, 30 April 2024

Fidiyah Rizqiana

**KUESIONER**

* + 1. **DA**|**TA**| **UMUM RESPONDEN**

Sebelum menja|wa|b perta|nya|a|n da|la|m kuesioner ini, Sila|hka|n Ba|pa|k/Ibu/Sa|uda|ra|(i) mengisi identita|s diri terlebih da|hulu (Ja|wa|ba|n ya|ng Ba|pa|k/ Ibu/Sa|uda|ra|(i) berika|n a|ka|n sa|ya| ja|ga| kera|ha|sia|nnya|)

1. Na|ma| :
2. Na|ma| Toko/Usa|ha| :
3. Jenis Usa|ha| :
4. Jenis Kela|min : ⎕ La|ki-la|ki ⎕ Perempua|n
5. Usia| :
6. Tingka|t Pendidika|n Tera|khir : (Pilih sa|la|h sa|tu a|lterna|tif ja|wa|ba|n)
7. SD
8. SMP
9. SMA|
10. Pergurua|n Tinggi
11. Da|ri ma|na|ka|h sumber moda|l usa|ha| ya|ng digua|ka|n untuk membia|ya|i usa|ha|?
12. Moda|l sendiri
13. Pinja|ma|n da|ri ba|nk
14. La|in-la|in, sebutka|n: ............
15. Bera|pa|ka|h penda|pa|ta|n bersih Ba|pa|k/Ibu da|la|m sa|tu bula|n sela|ma| menja|di pengusa|ha|?
16. Diba|wa|h 10 Juta|
17. Rp. 10 Juta| – 80 Juta|
18. Rp. 80 Juta| – Rp. 1,6 Milya|r
19. Di a|ta|s 1,6 Milya|r
20. Suda|h bera|pa| la|ma| usa|ha| ya|ng dija|la|nka|n?
21. 1 – 5 Ta|hun
22. 5 – 10 Ta|hun
23. 10 – 15 Ta|hun
24. Dia|ta|s 15 Ta|hun

* + 1. **DA**|**FTA**|**R PERNYA**|**TA**|**A**|**N**

Isila|h kolom ya|ng bera|da| di ba|gia|n ka|na|n da|ri pernya|ta|a|n denga|n ta|nda| *checklist* denga|n piliha|n ya|ng dia|ngga|p tepa|t.

**Penda**|**pa**|**ta**|**n (Y)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Pernya**|**ta**|**a**|**n** | **SS** | **S** | **KS** | **TS** | **STS** |
| **Pengha**|**sila**|**n ya**|**ng diperoleh** | | | | | | |
| 1. | Penda|pa|ta|n ya|ng sa|ya| miliki sela|lu meningka|t setia|p ta|hunnya| |  |  |  |  |  |
| 2. | Pengha|sil ya|ng sa|ya| terima| bisa| memperbesa|r usa|ha| |  |  |  |  |  |
| 3. | Usa|ha| sa|ya| da|pa|t berkemba|ng sesua|i ya|ng diha|ra|pka|n |  |  |  |  |  |
| **Kecukupa**|**n ha**|**sil** | | | | | | |
| 4. | Pengha|sila|n ya|ng sa|ya| terima| ma|mpu mencukupi kebutuha|n seha|ri-ha|ri |  |  |  |  |  |
| 5. | Pengha|sila|n ya|ng sa|ya| terima| ma|mpu menja|min keseja|htera|a|n kelua|rga| |  |  |  |  |  |

Sumber : Lesta|ri (2020), da|n Sa|fria|nti (2020)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Perta**|**nya**|**a**|**n Mengena**|**i Penera**|**pa**|**n *E-Commerce* (X1)** | | | | | | |
| **No** | **Pernya**|**ta**|**a**|**n** | **SS** | **S** | **KS** | **TS** | **STS** |
| **A**|**kses Internet** | | | | | | |
| 6. | Sa|ya| mengguna|ka|n ka|rtu perda|na|/ja|ringa|n internet ya|ng berkua|lita|s a|ga|r mendukung a|kses internet toko ka|mi |  |  |  |  |  |
| 7. | Sa|ya|/Ka|rya|wa|n Sa|ya| menga|kses internet setia|p ha|rinya| untuk sekeda|r mengecek ma|upun memba|la|s komenta|r pela|ngga|n |  |  |  |  |  |
| **Kema**|**mpua**|**n SDM** | | | | | | |
| 8. | Sa|ya| mengrekrut da|n memperkerja|ka|n ka|rya|wa|n ya|ng ma|hir da|la|m mengguna|ka|n internet |  |  |  |  |  |
| 9. | Sa|ya|/Ka|rya|wa|n Sa|ya| ma|mpu mengetik cepa|t da|la|m mereview ba|ra|ng ya|ng dijua|l serta| mengguna|ka|n internet seba|ga|i survey produk |  |  |  |  |  |
| **Pema**|**sa**|**ra**|**n** | | | | | | |
| 10. | Sa|ya| mengguna|ka|n website/ma|rketpla|ce/media| sosia|l la|innya| untuk mema|sa|rka|n produk/ja|sa| sa|ya| sehingga| da|pa|t meningka|tka|n penda|pa|ta|n |  |  |  |  |  |
| 11. | Tra|nsa|ksi *Online* memba|ntu sa|ya| menja|ngka|u pa|sa|r ya|ng lebih lua|s |  |  |  |  |  |
| 12. | Tra|nsa|ksi Online memba|ntu sa|ya| untuk mengura|ngi bia|ya| promosi |  |  |  |  |  |

Sumber : Sa|fria|nti, (2020)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Kredit Usa**|**ha**| **Ra**|**kya**|**t (KUR) (X1)** | | | | | | |
| **No** | **Pernya**|**ta**|**a**|**n** | **SS** | **S** | **KS** | **TS** | **STS** |
| **A**|**spek ketepa**|**ta**|**n** | | | | | | |
| 13. | Kredit usa|ha| ra|kya|t sa|nga|t memba|ntu sa|ya| da|la|m memperoleh ta|mba|ha|n moda|l usa|ha|, sehingga| sa|ya| da|pa|t mengemba|ngka|n usa|ha| |  |  |  |  |  |
| 14. | Jumla|h pinja|ma|n moda|l ya|ng diberika|n sesua|i denga|n ha|ra|pa|n |  |  |  |  |  |
| 15. | Jumla|h pinja|ma|n KUR ya|ng diberika|n ma|mpu untuk mengemba|ngka|n usa|ha| |  |  |  |  |  |
| **Ma**|**nfa**|**a**|**t Progra**|**mKUR** | | | | | | |
| 16. | Usa|ha| sa|ya| membutuhka|n ta|mba|ha|n moda|l untuk menja|la|nka|n usa|ha| mela|lui Kredit Usa|ha| Ra|kya|t |  |  |  |  |  |
| 17. | Setela|h mela|kuka|n pinja|ma|n kredit usa|ha| ra|kya|t jumla|h penjua|la|n meningka|t |  |  |  |  |  |
| 18. | Setela|h mela|kuka|n pinja|ma|n kredit usa|ha| ra|kya|t jumla|h penda|pa|ta|n juga| ikut meningka|t |  |  |  |  |  |
| **Beba**|**n bunga**| | | | | | | |
| 19. | Denga|n a|da|nya| kredit usa|ha| ra|kya|t sa|ya| bisa| menda|pa|tka|n pinja|ma|n kredit denga|n bunga| ya|ng renda|h |  |  |  |  |  |

Sumber : Lesta|ri, (2020).

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **La**|**ma**| **Usa**|**ha**| **(X2)** | | | | | | |
| **No** | **Pernya**|**ta**|**a**|**n** | **SS** | **S** | **KS** | **TS** | **STS** |
| **La**|**ma**| **berdiri sua**|**tu usa**|**ha**| | | | | | | |
| 20. | Sema|kin la|ma| usa|ha| dija|la|nka|n ma|ka| pela|ngga|n ya|ng dimiliki sema|kin berta|mba|h |  |  |  |  |  |
| 21. | Memiliki umur usa|ha| ya|ng la|ma| a|ka|n menja|di kelebiha|n ba|gi usa|ha| ya|ng sa|ya| miliki ka|rena| suda|h dikena|l ba|nya|k ora|ng |  |  |  |  |  |
| 22. | Sema|kin la|ma| usa|ha| ya|ng sa|ya| ja|la|nka|n ma|ka| sema|kin ba|nya|k pelua|ng untuk memberika|n keperca|ya|a|n kepa|da| konsumen |  |  |  |  |  |
| 23. | Sema|kin la|ma| usa|ha| ya|ng sa|ya| ja|la|nka|n ma|ka| sema|kin ba|nya|k pula| rela|si bisnis sehingga| ma|mpu memperlua|s pema|sa|ra|n produk/ja|sa| usa|ha| sa|ya| |  |  |  |  |  |
| **Penga**|**la**|**ma**|**n ya**|**ng diperoleh** | | | | | | |
| 24. | Sema|kin la|ma| usa|ha| ya|ng sa|ya| ja|la|nka|n ma|ka| sema|kin bisa| mema|ha|mi selera| konsumen |  |  |  |  |  |
| 25. | Sema|kin la|ma| usa|ha| dija|la|nka|n ma|ka| ketra|mpila|n ya|ng sa|ya| miliki sema|kin ba|ik |  |  |  |  |  |
| 26. | Sema|kin la|ma| usa|ha| dija|la|nka|n ma|ka| pengeta|hua|n sa|ya| mengena|i penjua|la|n sema|kin ba|ik |  |  |  |  |  |

Sumber : A|nggra|ini, (2019).

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Loka**|**si Usa**|**ha**| **(X3)** | | | | | | |
| **No** | **Pernya**|**ta**|**a**|**n** | **SS** | **S** | **KS** | **TS** | **STS** |
| **Pemiliha**|**n loka**|**si usa**|**ha**| **ya**|**ng stra**|**tegis** | | | | | | |
| 27. | Loka|si usa|ha| sa|ya| muda|h dija|ngka|u oleh kenda|ra|a|n |  |  |  |  |  |
| 28. | Tersedia|nya| a|ngkuta|n umum di deka|t tempa|t usa|ha| sa|ya| |  |  |  |  |  |
| 29. | Loka|si usa|ha| sa|ya| bera|da| di pusa|t kera|ma|ia|n |  |  |  |  |  |
| 30. | Loka|si usa|ha| sa|ya| bera|da| di pinggir ja|la|n, sehingga| muda|h terliha|t oleh pa|ra| konsumen |  |  |  |  |  |
| **Ma**|**na**|**jemen Perminta**|**a**|**n** | | | | | | |
| 31. | Tempa|t usa|ha| sa|ya| menyedia|ka|n la|ha|n pa|rkir ya|ng cukup lua|s |  |  |  |  |  |
| 32. | Loka|si usa|ha| sa|a| terleta|k di lingkunga|n ya|ng tepa|t, sehingga| sa|nga|t mendukung untuk menjua|l ba|ra|ng/produk/ja|sa| tersebut |  |  |  |  |  |
| 33. | Lingkunga|n di sekita|r toko sa|nga|t a|ma|n |  |  |  |  |  |

Sumber : Kholifa|h, (2022).

**Lampiran 2**

**Data Uji Validitas Dan Reliabilitas Variabel Pendapatan UMKM (Y)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Nomor Responden | Instrumen Penelitian Variabel Pendapatan UMKM (Y) | | | | | Skor Total |
| Y.1 | Y.2 | Y.3 | Y.4 | Y.5 |
| 1 | 4 | 4 | 4 | 4 | 4 | 20 |
| 2 | 3 | 4 | 3 | 3 | 3 | 16 |
| 3 | 5 | 5 | 4 | 4 | 5 | 23 |
| 4 | 4 | 3 | 4 | 3 | 4 | 18 |
| 5 | 3 | 4 | 4 | 3 | 3 | 17 |
| 6 | 5 | 5 | 4 | 5 | 3 | 22 |
| 7 | 3 | 3 | 4 | 5 | 3 | 18 |
| 8 | 4 | 4 | 4 | 4 | 3 | 19 |
| 9 | 5 | 4 | 5 | 5 | 5 | 24 |
| 10 | 4 | 4 | 5 | 4 | 4 | 21 |
| 11 | 5 | 4 | 5 | 4 | 5 | 23 |
| 12 | 4 | 4 | 5 | 4 | 3 | 20 |
| 13 | 5 | 5 | 5 | 5 | 4 | 24 |
| 14 | 5 | 4 | 4 | 5 | 4 | 22 |
| 15 | 4 | 4 | 4 | 5 | 4 | 21 |
| 16 | 4 | 5 | 5 | 4 | 5 | 23 |
| 17 | 3 | 4 | 5 | 3 | 4 | 19 |
| 18 | 4 | 4 | 4 | 4 | 3 | 19 |
| 19 | 4 | 4 | 4 | 5 | 4 | 21 |
| 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 21 | 3 | 4 | 3 | 4 | 3 | 17 |
| 22 | 4 | 4 | 3 | 3 | 3 | 17 |
| 23 | 4 | 5 | 4 | 5 | 4 | 22 |
| 24 | 4 | 5 | 4 | 4 | 5 | 22 |
| 25 | 4 | 4 | 4 | 4 | 4 | 20 |
| 26 | 4 | 3 | 4 | 4 | 4 | 19 |
| 27 | 5 | 5 | 5 | 5 | 4 | 24 |
| 28 | 4 | 4 | 4 | 4 | 4 | 20 |
| 29 | 4 | 4 | 4 | 4 | 4 | 20 |
| 30 | 4 | 5 | 4 | 4 | 5 | 22 |

**Lampiran 3**

**Data Uji Validitas Dan Reliabilitas Variabel E-Commerce (X1)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nomor Responden | Instrumen Penelitian Variabel E-Commerce (X1) | | | | | | | Skor Total |
| X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 |
| 1 | 3 | 4 | 5 | 5 | 5 | 4 | 4 | 30 |
| 2 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 22 |
| 3 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 4 | 3 | 4 | 5 | 3 | 4 | 4 | 3 | 26 |
| 5 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 26 |
| 6 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 7 | 4 | 3 | 4 | 3 | 5 | 4 | 4 | 27 |
| 8 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 9 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 33 |
| 10 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 30 |
| 11 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 12 | 3 | 4 | 4 | 5 | 4 | 3 | 3 | 26 |
| 13 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 32 |
| 14 | 4 | 5 | 4 | 3 | 4 | 4 | 3 | 27 |
| 15 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 16 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 17 | 4 | 3 | 5 | 5 | 4 | 4 | 3 | 28 |
| 18 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 30 |
| 19 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 32 |
| 20 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 21 | 5 | 3 | 3 | 4 | 3 | 4 | 4 | 26 |
| 22 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 27 |
| 23 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 24 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 32 |
| 25 | 4 | 4 | 5 | 3 | 5 | 3 | 4 | 28 |
| 26 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 27 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 33 |
| 28 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 30 |
| 29 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 30 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 33 |

**Lampiran 4**

**Data Uji Validitas Dan Reliabilitas Variabel Kredit Usaha Rakyat (X2)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nomor Responden | Instrumen Penelitian Variabel Kredit Usaha Rakyat (X2) | | | | | | | Skor Total |
| X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 |
| 1 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 30 |
| 2 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 23 |
| 3 | 5 | 4 | 4 | 3 | 5 | 5 | 4 | 30 |
| 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 24 |
| 5 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 27 |
| 6 | 5 | 4 | 3 | 5 | 5 | 5 | 3 | 30 |
| 7 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 25 |
| 8 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 9 | 4 | 5 | 3 | 5 | 5 | 5 | 5 | 32 |
| 10 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 11 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 33 |
| 12 | 5 | 3 | 3 | 4 | 3 | 4 | 4 | 26 |
| 13 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 14 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 25 |
| 15 | 4 | 4 | 4 | 4 | 4 | 5 | 3 | 28 |
| 16 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 34 |
| 17 | 4 | 4 | 4 | 4 | 3 | 5 | 4 | 28 |
| 18 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 33 |
| 19 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 33 |
| 20 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 21 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 29 |
| 22 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 23 |
| 23 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 33 |
| 24 | 4 | 5 | 4 | 5 | 3 | 4 | 4 | 29 |
| 25 | 5 | 3 | 5 | 5 | 4 | 4 | 5 | 31 |
| 26 | 3 | 4 | 3 | 5 | 4 | 4 | 4 | 27 |
| 27 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 33 |
| 28 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 31 |
| 29 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 30 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 32 |

**Lampiran 5**

**Data Uji Validitas Dan Reliabilitas Variabel Lama Usaha (X3)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nomor Responden | Instrumen Penelitian Variabel Lama Usaha (X3) | | | | | | | Skor total |
| X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | X3.7 |
| 1 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 26 |
| 2 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 24 |
| 3 | 4 | 4 | 5 | 4 | 5 | 5 | 3 | 30 |
| 4 | 4 | 5 | 3 | 3 | 4 | 4 | 3 | 26 |
| 5 | 5 | 4 | 4 | 3 | 3 | 4 | 4 | 27 |
| 6 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 7 | 5 | 4 | 3 | 3 | 4 | 3 | 3 | 25 |
| 8 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 27 |
| 9 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 33 |
| 10 | 5 | 4 | 5 | 3 | 5 | 4 | 5 | 31 |
| 11 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 12 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 31 |
| 13 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 14 | 5 | 4 | 5 | 3 | 4 | 3 | 3 | 27 |
| 15 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 30 |
| 16 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 33 |
| 17 | 4 | 4 | 4 | 3 | 5 | 4 | 4 | 28 |
| 18 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 31 |
| 19 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 32 |
| 20 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 21 | 4 | 3 | 4 | 2 | 4 | 4 | 5 | 26 |
| 22 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 26 |
| 23 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 32 |
| 24 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 32 |
| 25 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 32 |
| 26 | 5 | 4 | 4 | 4 | 4 | 3 | 5 | 29 |
| 27 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 28 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 30 |
| 29 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 30 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 33 |

**Lampiran 6**

**Data Uji Validitas Dan Reliabilitas Variabel Lokasi Usaha (X4)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nomor Responden | Instrumen Penelitian Variabel Lokasi Usaha (X4) | | | | | | | Skor Total |
| X4.1 | X4.2 | X4.3 | X4.4 | X4.5 | X4.6 | X4.7 |
| 1 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 32 |
| 2 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 22 |
| 3 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 31 |
| 4 | 5 | 4 | 5 | 3 | 4 | 4 | 4 | 29 |
| 5 | 5 | 3 | 4 | 4 | 4 | 4 | 3 | 27 |
| 6 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 7 | 5 | 3 | 4 | 3 | 5 | 4 | 3 | 27 |
| 8 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 9 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 10 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 30 |
| 11 | 3 | 5 | 5 | 5 | 4 | 5 | 4 | 31 |
| 12 | 5 | 4 | 4 | 5 | 4 | 3 | 5 | 30 |
| 13 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 32 |
| 14 | 4 | 5 | 4 | 3 | 4 | 4 | 3 | 27 |
| 15 | 3 | 4 | 5 | 4 | 5 | 4 | 4 | 29 |
| 16 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 17 | 4 | 3 | 5 | 5 | 4 | 4 | 4 | 29 |
| 18 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 30 |
| 19 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 33 |
| 20 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 21 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 24 |
| 22 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 27 |
| 23 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 33 |
| 24 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 32 |
| 25 | 4 | 4 | 5 | 3 | 5 | 3 | 5 | 29 |
| 26 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 26 |
| 27 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 34 |
| 28 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 29 |
| 29 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 30 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |

**Lampiran 7**

**Uji Validitas Variabel Pendapatan UMKM (Y)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | |
|  | | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 | Total.Y |
| Y.1 | Pearson Correlation | 1 | .425\* | .425\* | .533\*\* | .469\*\* | .816\*\* |
| Sig. (2-tailed) |  | .019 | .019 | .002 | .009 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.2 | Pearson Correlation | .425\* | 1 | .213 | .285 | .368\* | .642\*\* |
| Sig. (2-tailed) | .019 |  | .258 | .127 | .045 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.3 | Pearson Correlation | .425\* | .213 | 1 | .285 | .450\* | .667\*\* |
| Sig. (2-tailed) | .019 | .258 |  | .127 | .013 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.4 | Pearson Correlation | .533\*\* | .285 | .285 | 1 | .171 | .657\*\* |
| Sig. (2-tailed) | .002 | .127 | .127 |  | .367 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 |
| Y.5 | Pearson Correlation | .469\*\* | .368\* | .450\* | .171 | 1 | .715\*\* |
| Sig. (2-tailed) | .009 | .045 | .013 | .367 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 |
| Total.Y | Pearson Correlation | .816\*\* | .642\*\* | .667\*\* | .657\*\* | .715\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | |

**Lampiran 8**

**Uji Validitas Variabel Penerapan E-Commerce (X1)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | Total.X1 |
| X1.1 | Pearson Correlation | 1 | .046 | .085 | .159 | .083 | .547\*\* | .396\* | .508\*\* |
| Sig. (2-tailed) |  | .810 | .655 | .402 | .662 | .002 | .030 | .004 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.2 | Pearson Correlation | .046 | 1 | .356 | .326 | .308 | .292 | .543\*\* | .633\*\* |
| Sig. (2-tailed) | .810 |  | .054 | .079 | .098 | .117 | .002 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.3 | Pearson Correlation | .085 | .356 | 1 | .412\* | .471\*\* | .365\* | .317 | .656\*\* |
| Sig. (2-tailed) | .655 | .054 |  | .024 | .009 | .047 | .088 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.4 | Pearson Correlation | .159 | .326 | .412\* | 1 | .125 | .449\* | .403\* | .657\*\* |
| Sig. (2-tailed) | .402 | .079 | .024 |  | .510 | .013 | .027 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.5 | Pearson Correlation | .083 | .308 | .471\*\* | .125 | 1 | .279 | .416\* | .573\*\* |
| Sig. (2-tailed) | .662 | .098 | .009 | .510 |  | .136 | .022 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.6 | Pearson Correlation | .547\*\* | .292 | .365\* | .449\* | .279 | 1 | .374\* | .732\*\* |
| Sig. (2-tailed) | .002 | .117 | .047 | .013 | .136 |  | .042 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X1.7 | Pearson Correlation | .396\* | .543\*\* | .317 | .403\* | .416\* | .374\* | 1 | .766\*\* |
| Sig. (2-tailed) | .030 | .002 | .088 | .027 | .022 | .042 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Total.X1 | Pearson Correlation | .508\*\* | .633\*\* | .656\*\* | .657\*\* | .573\*\* | .732\*\* | .766\*\* | 1 |
| Sig. (2-tailed) | .004 | .000 | .000 | .000 | .001 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | |

**Lampiran 9**

**Uji Validitas Variabel Kompetensi Kredit Usaha Rakyat (X2)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | Total.X2 |
| X2.1 | Pearson Correlation | 1 | .330 | .604\*\* | .461\* | .322 | .379\* | .294 | .728\*\* |
| Sig. (2-tailed) |  | .075 | .000 | .010 | .083 | .039 | .115 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.2 | Pearson Correlation | .330 | 1 | .353 | .529\*\* | .345 | .438\* | .394\* | .718\*\* |
| Sig. (2-tailed) | .075 |  | .056 | .003 | .062 | .015 | .031 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.3 | Pearson Correlation | .604\*\* | .353 | 1 | .434\* | .135 | .089 | .323 | .646\*\* |
| Sig. (2-tailed) | .000 | .056 |  | .017 | .478 | .639 | .082 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.4 | Pearson Correlation | .461\* | .529\*\* | .434\* | 1 | .409\* | .287 | .437\* | .771\*\* |
| Sig. (2-tailed) | .010 | .003 | .017 |  | .025 | .125 | .016 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.5 | Pearson Correlation | .322 | .345 | .135 | .409\* | 1 | .426\* | .266 | .613\*\* |
| Sig. (2-tailed) | .083 | .062 | .478 | .025 |  | .019 | .155 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.6 | Pearson Correlation | .379\* | .438\* | .089 | .287 | .426\* | 1 | .167 | .574\*\* |
| Sig. (2-tailed) | .039 | .015 | .639 | .125 | .019 |  | .379 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X2.7 | Pearson Correlation | .294 | .394\* | .323 | .437\* | .266 | .167 | 1 | .621\*\* |
| Sig. (2-tailed) | .115 | .031 | .082 | .016 | .155 | .379 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Total.X2 | Pearson Correlation | .728\*\* | .718\*\* | .646\*\* | .771\*\* | .613\*\* | .574\*\* | .621\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .001 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | |

**Lampiran 10**

**Uji Validitas Variabel Lama Usaha (X3)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | X3.7 | Total.X3 |
| X3.1 | Pearson Correlation | 1 | .147 | .259 | .180 | .167 | .198 | .326 | .477\*\* |
| Sig. (2-tailed) |  | .439 | .166 | .340 | .377 | .295 | .079 | .008 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.2 | Pearson Correlation | .147 | 1 | -.041 | .478\*\* | .331 | .466\*\* | .275 | .558\*\* |
| Sig. (2-tailed) | .439 |  | .831 | .008 | .074 | .009 | .141 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.3 | Pearson Correlation | .259 | -.041 | 1 | .389\* | .414\* | .429\* | .330 | .623\*\* |
| Sig. (2-tailed) | .166 | .831 |  | .034 | .023 | .018 | .075 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.4 | Pearson Correlation | .180 | .478\*\* | .389\* | 1 | .254 | .484\*\* | .482\*\* | .745\*\* |
| Sig. (2-tailed) | .340 | .008 | .034 |  | .176 | .007 | .007 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.5 | Pearson Correlation | .167 | .331 | .414\* | .254 | 1 | .409\* | .320 | .621\*\* |
| Sig. (2-tailed) | .377 | .074 | .023 | .176 |  | .025 | .084 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.6 | Pearson Correlation | .198 | .466\*\* | .429\* | .484\*\* | .409\* | 1 | .456\* | .761\*\* |
| Sig. (2-tailed) | .295 | .009 | .018 | .007 | .025 |  | .011 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X3.7 | Pearson Correlation | .326 | .275 | .330 | .482\*\* | .320 | .456\* | 1 | .733\*\* |
| Sig. (2-tailed) | .079 | .141 | .075 | .007 | .084 | .011 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Total.X3 | Pearson Correlation | .477\*\* | .558\*\* | .623\*\* | .745\*\* | .621\*\* | .761\*\* | .733\*\* | 1 |
| Sig. (2-tailed) | .008 | .001 | .000 | .000 | .000 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | |

**Lampiran 11**

**Uji Validitas Variabel Lokasi Usaha (X4)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Correlations** | | | | | | | | | | |
|  | | X4.1 | X4.2 | X4.3 | X4.4 | X4.5 | X4.6 | X4.7 | Total.X4 |
| X4.1 | Pearson Correlation | 1 | -.039 | .189 | .118 | .360 | .098 | .201 | .455\* |
| Sig. (2-tailed) |  | .838 | .318 | .536 | .051 | .606 | .288 | .012 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4.2 | Pearson Correlation | -.039 | 1 | .356 | .326 | .308 | .292 | .295 | .562\*\* |
| Sig. (2-tailed) | .838 |  | .054 | .079 | .098 | .117 | .113 | .001 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4.3 | Pearson Correlation | .189 | .356 | 1 | .412\* | .471\*\* | .365\* | .587\*\* | .756\*\* |
| Sig. (2-tailed) | .318 | .054 |  | .024 | .009 | .047 | .001 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4.4 | Pearson Correlation | .118 | .326 | .412\* | 1 | .125 | .449\* | .474\*\* | .677\*\* |
| Sig. (2-tailed) | .536 | .079 | .024 |  | .510 | .013 | .008 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4.5 | Pearson Correlation | .360 | .308 | .471\*\* | .125 | 1 | .279 | .323 | .630\*\* |
| Sig. (2-tailed) | .051 | .098 | .009 | .510 |  | .136 | .082 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4.6 | Pearson Correlation | .098 | .292 | .365\* | .449\* | .279 | 1 | .244 | .618\*\* |
| Sig. (2-tailed) | .606 | .117 | .047 | .013 | .136 |  | .194 | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| X4.7 | Pearson Correlation | .201 | .295 | .587\*\* | .474\*\* | .323 | .244 | 1 | .711\*\* |
| Sig. (2-tailed) | .288 | .113 | .001 | .008 | .082 | .194 |  | .000 |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| Total.X4 | Pearson Correlation | .455\* | .562\*\* | .756\*\* | .677\*\* | .630\*\* | .618\*\* | .711\*\* | 1 |
| Sig. (2-tailed) | .012 | .001 | .000 | .000 | .000 | .000 | .000 |  |
| N | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | |

**Lampiran 12**

**Uji Reliabilitas Variabel Pendapatan UMKM (Y)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 30 | 100.0 |
| Excludeda | 0 | .0 |
| Total | 30 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .738 | 5 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item-Total Statistics** | | | | |
|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| Y.1 | 16.3667 | 3.137 | .678 | .622 |
| Y.2 | 16.2667 | 3.720 | .443 | .713 |
| Y.3 | 16.2667 | 3.651 | .478 | .701 |
| Y.4 | 16.3000 | 3.528 | .426 | .722 |
| Y.5 | 16.5333 | 3.292 | .497 | .696 |

**Lampiran 13**

**Uji Reliabilitas Variabel E-Commerce (X1)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 30 | 100.0 |
| Excludeda | 0 | .0 |
| Total | 30 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .770 | 7 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item-Total Statistics** | | | | |
|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| X1.1 | 25.2667 | 7.375 | .327 | .772 |
| X1.2 | 25.4333 | 6.875 | .476 | .744 |
| X1.3 | 25.0667 | 6.823 | .509 | .738 |
| X1.4 | 25.2333 | 6.530 | .477 | .746 |
| X1.5 | 25.2000 | 7.200 | .414 | .756 |
| X1.6 | 25.3000 | 6.424 | .598 | .718 |
| X1.7 | 25.5000 | 6.190 | .638 | .708 |

**Lampiran 14**

**Uji Reliabilitas Variabel Kredit Usaha Rakyat (X2)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 30 | 100.0 |
| Excludeda | 0 | .0 |
| Total | 30 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .793 | 7 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 | 24.9667 | 8.033 | .603 | .751 |
| X2.2 | 25.0333 | 8.171 | .596 | .753 |
| X2.3 | 25.2667 | 8.202 | .476 | .776 |
| X2.4 | 24.8667 | 7.568 | .647 | .740 |
| X2.5 | 25.1667 | 8.557 | .455 | .779 |
| X2.6 | 24.9667 | 8.861 | .421 | .784 |
| X2.7 | 25.1333 | 8.464 | .459 | .778 |

**Lampiran 15**

**Uji Reliabilitas Variabel Lama Usaha (X3)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 30 | 100.0 |
| Excludeda | 0 | .0 |
| Total | 30 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .773 | 7 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 | 25.3000 | 8.079 | .314 | .776 |
| X3.2 | 25.5000 | 7.914 | .424 | .759 |
| X3.3 | 25.4667 | 7.361 | .464 | .751 |
| X3.4 | 25.8667 | 6.395 | .588 | .724 |
| X3.5 | 25.5333 | 7.430 | .470 | .750 |
| X3.6 | 25.5000 | 6.672 | .637 | .714 |
| X3.7 | 25.4333 | 6.461 | .569 | .729 |

**Lampiran 16**

**Uji Reliabilitas Variabel Lokasi Usaha (X4)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Case Processing Summary** | | | |
|  | | N | % |
| Cases | Valid | 30 | 100.0 |
| Excludeda | 0 | .0 |
| Total | 30 | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | |

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .741 | 7 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item-Total Statistics** | | | | |
|  | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
| X4.1 | 25.4000 | 7.214 | .222 | .766 |
| X4.2 | 25.6000 | 6.938 | .385 | .725 |
| X4.3 | 25.2333 | 6.254 | .638 | .670 |
| X4.4 | 25.4000 | 6.248 | .500 | .699 |
| X4.5 | 25.3667 | 6.792 | .482 | .705 |
| X4.6 | 25.4667 | 6.671 | .446 | .712 |
| X4.7 | 25.5333 | 6.257 | .564 | .684 |

**Lampiran 17**

**Data Penelitian Variabel Pendapatan UMKM (Y)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Nomor Responden | Instrumen Penelitian Variabel Pendapatan UMKM (Y) | | | | | Skor Total |
| Y.1 | Y.2 | Y.3 | Y.4 | Y.5 |
| 1 | 5 | 4 | 5 | 5 | 4 | 23 |
| 2 | 4 | 4 | 4 | 5 | 5 | 22 |
| 3 | 5 | 4 | 4 | 5 | 5 | 23 |
| 4 | 4 | 4 | 5 | 5 | 4 | 22 |
| 5 | 5 | 5 | 4 | 5 | 4 | 23 |
| 6 | 4 | 4 | 5 | 4 | 4 | 21 |
| 7 | 5 | 5 | 5 | 4 | 5 | 24 |
| 8 | 3 | 3 | 4 | 3 | 3 | 16 |
| 9 | 4 | 4 | 5 | 4 | 4 | 21 |
| 10 | 3 | 4 | 3 | 3 | 4 | 17 |
| 11 | 5 | 5 | 4 | 4 | 4 | 22 |
| 12 | 4 | 3 | 4 | 3 | 4 | 18 |
| 13 | 3 | 4 | 4 | 3 | 5 | 19 |
| 14 | 5 | 4 | 4 | 5 | 4 | 22 |
| 15 | 3 | 3 | 4 | 4 | 4 | 18 |
| 16 | 4 | 4 | 4 | 4 | 4 | 20 |
| 17 | 5 | 4 | 4 | 5 | 5 | 23 |
| 18 | 4 | 4 | 5 | 4 | 5 | 22 |
| 19 | 5 | 4 | 5 | 4 | 5 | 23 |
| 20 | 4 | 4 | 5 | 4 | 5 | 22 |
| 21 | 5 | 5 | 4 | 5 | 5 | 24 |
| 22 | 5 | 4 | 4 | 5 | 5 | 23 |
| 23 | 4 | 4 | 4 | 5 | 5 | 22 |
| 24 | 4 | 5 | 5 | 4 | 5 | 23 |
| 25 | 4 | 4 | 5 | 5 | 4 | 22 |
| 26 | 4 | 4 | 4 | 5 | 5 | 22 |
| 27 | 4 | 4 | 5 | 5 | 5 | 23 |
| 28 | 4 | 4 | 4 | 4 | 4 | 20 |
| 29 | 3 | 4 | 4 | 4 | 4 | 19 |
| 30 | 4 | 4 | 4 | 3 | 4 | 19 |
| 31 | 4 | 5 | 4 | 5 | 5 | 23 |
| 32 | 4 | 5 | 4 | 4 | 5 | 22 |
| 33 | 4 | 4 | 4 | 5 | 4 | 21 |
| 34 | 4 | 3 | 4 | 4 | 5 | 20 |
| 35 | 5 | 4 | 5 | 5 | 4 | 23 |
| 36 | 4 | 4 | 4 | 5 | 4 | 21 |
| 37 | 4 | 4 | 5 | 4 | 5 | 22 |
| 38 | 4 | 5 | 5 | 4 | 5 | 23 |
| 39 | 4 | 4 | 5 | 5 | 5 | 23 |
| 40 | 4 | 5 | 4 | 4 | 5 | 22 |
| 41 | 5 | 5 | 4 | 4 | 4 | 22 |
| 42 | 4 | 3 | 4 | 3 | 4 | 18 |
| 43 | 3 | 4 | 4 | 3 | 5 | 19 |
| 44 | 5 | 4 | 4 | 5 | 4 | 22 |
| 45 | 3 | 3 | 4 | 4 | 4 | 18 |
| 46 | 4 | 4 | 4 | 4 | 4 | 20 |
| 47 | 5 | 4 | 4 | 5 | 5 | 23 |
| 48 | 4 | 4 | 5 | 4 | 5 | 22 |
| 49 | 5 | 4 | 5 | 4 | 5 | 23 |
| 50 | 4 | 4 | 5 | 4 | 5 | 22 |
| 51 | 5 | 5 | 4 | 5 | 5 | 24 |
| 52 | 5 | 4 | 4 | 5 | 5 | 23 |
| 53 | 4 | 4 | 4 | 5 | 5 | 22 |
| 54 | 4 | 5 | 5 | 4 | 5 | 23 |
| 55 | 4 | 4 | 5 | 5 | 4 | 22 |
| 56 | 4 | 4 | 4 | 5 | 5 | 22 |
| 57 | 4 | 4 | 5 | 5 | 5 | 23 |
| 58 | 4 | 4 | 4 | 4 | 4 | 20 |
| 59 | 3 | 4 | 4 | 4 | 4 | 19 |
| 60 | 4 | 4 | 4 | 3 | 4 | 19 |
| 61 | 3 | 4 | 3 | 3 | 4 | 17 |
| 62 | 5 | 5 | 4 | 4 | 4 | 22 |
| 63 | 4 | 3 | 4 | 3 | 4 | 18 |
| 64 | 3 | 4 | 4 | 3 | 5 | 19 |
| 65 | 5 | 4 | 4 | 5 | 4 | 22 |
| 66 | 3 | 3 | 4 | 4 | 4 | 18 |
| 67 | 4 | 4 | 4 | 4 | 4 | 20 |
| 68 | 5 | 4 | 4 | 5 | 5 | 23 |
| 69 | 4 | 4 | 5 | 4 | 5 | 22 |
| 70 | 5 | 4 | 5 | 4 | 5 | 23 |
| 71 | 4 | 4 | 5 | 4 | 5 | 22 |
| 72 | 5 | 5 | 4 | 5 | 5 | 24 |
| 73 | 5 | 4 | 4 | 5 | 5 | 23 |
| 74 | 4 | 4 | 4 | 5 | 5 | 22 |
| 75 | 4 | 5 | 5 | 4 | 5 | 23 |
| 76 | 4 | 4 | 5 | 5 | 4 | 22 |
| 77 | 4 | 4 | 4 | 5 | 5 | 22 |
| 78 | 4 | 4 | 5 | 5 | 5 | 23 |
| 79 | 4 | 4 | 4 | 4 | 4 | 20 |
| 80 | 3 | 4 | 4 | 4 | 4 | 19 |
| 81 | 4 | 4 | 4 | 3 | 4 | 19 |
| 82 | 4 | 5 | 4 | 5 | 5 | 23 |
| 83 | 4 | 5 | 4 | 4 | 5 | 22 |
| 84 | 4 | 4 | 4 | 5 | 4 | 21 |
| 85 | 4 | 3 | 4 | 4 | 5 | 20 |
| 86 | 5 | 4 | 5 | 5 | 4 | 23 |
| 87 | 4 | 4 | 4 | 5 | 4 | 21 |
| 88 | 4 | 4 | 5 | 4 | 5 | 22 |
| 89 | 4 | 5 | 5 | 4 | 5 | 23 |
| 90 | 4 | 4 | 5 | 5 | 5 | 23 |
| 91 | 4 | 5 | 4 | 4 | 5 | 22 |
| 92 | 5 | 5 | 4 | 4 | 4 | 22 |
| 93 | 4 | 3 | 4 | 3 | 4 | 18 |
| 94 | 3 | 4 | 4 | 3 | 5 | 19 |
| 95 | 5 | 4 | 4 | 5 | 4 | 22 |
| 96 | 3 | 3 | 4 | 4 | 4 | 18 |
| 97 | 4 | 4 | 4 | 4 | 4 | 20 |
| 98 | 5 | 4 | 4 | 5 | 5 | 23 |
| 99 | 4 | 4 | 5 | 4 | 5 | 22 |
| 100 | 4 | 4 | 4 | 5 | 4 | 21 |

**Lampiran 18**

**Data Penelitian Variabel E-Commerce (X1)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nomor Responden | Instrumen Penelitian Variabel E-Commerce (X1) | | | | | | | Skor Total |
| X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 |
| 1 | 4 | 5 | 3 | 5 | 5 | 4 | 5 | 31 |
| 2 | 5 | 4 | 5 | 4 | 3 | 5 | 4 | 30 |
| 3 | 5 | 5 | 5 | 4 | 5 | 3 | 4 | 31 |
| 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 31 |
| 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |
| 6 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 30 |
| 7 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 8 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 22 |
| 9 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 33 |
| 10 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 23 |
| 11 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 12 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 25 |
| 13 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 14 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 15 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 30 |
| 16 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 17 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 18 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 31 |
| 19 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 20 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 31 |
| 21 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 33 |
| 22 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 31 |
| 23 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 24 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 25 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 26 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 32 |
| 27 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 33 |
| 28 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 30 |
| 29 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 26 |
| 30 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 31 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 32 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 33 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 31 |
| 34 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 35 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 32 |
| 36 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 29 |
| 37 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 31 |
| 38 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 33 |
| 39 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 40 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 41 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 42 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 25 |
| 43 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 44 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 45 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 30 |
| 46 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 47 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 48 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 31 |
| 49 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 50 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 31 |
| 51 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 33 |
| 52 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 31 |
| 53 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 54 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 55 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 56 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 32 |
| 57 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 33 |
| 58 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 30 |
| 59 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 26 |
| 60 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 61 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 23 |
| 62 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 63 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 25 |
| 64 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 65 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 66 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 30 |
| 67 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 68 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 69 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 31 |
| 70 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 71 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 31 |
| 72 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 33 |
| 73 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 31 |
| 74 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 75 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 76 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 77 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 32 |
| 78 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 33 |
| 79 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 30 |
| 80 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 26 |
| 81 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 25 |
| 82 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 83 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 84 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 31 |
| 85 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 86 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 32 |
| 87 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 29 |
| 88 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 31 |
| 89 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 33 |
| 90 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 91 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 92 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 93 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 25 |
| 94 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 95 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 32 |
| 96 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 30 |
| 97 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 98 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 32 |
| 99 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 31 |
| 100 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 31 |

**Lampiran 19**

**Data Penelitian Variabel Kredit Usaha Rakyat (X2)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nomor Responden | Instrumen Penelitian Variabel Kredit Usaha Rakyat (X2) | | | | | | | Skor Total |
| X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 |
| 1 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 33 |
| 2 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 3 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 4 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 32 |
| 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 33 |
| 6 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 33 |
| 7 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 8 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 28 |
| 9 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |
| 10 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 28 |
| 11 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 32 |
| 12 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 28 |
| 13 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 14 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 15 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 32 |
| 16 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 31 |
| 17 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 33 |
| 18 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 19 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 20 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 32 |
| 21 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 22 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 32 |
| 23 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 32 |
| 24 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 25 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 33 |
| 26 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 33 |
| 27 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 28 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 31 |
| 29 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 30 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 31 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 32 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 30 |
| 33 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 33 |
| 34 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 31 |
| 35 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 33 |
| 36 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 33 |
| 37 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 32 |
| 38 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 39 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 32 |
| 40 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 32 |
| 41 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 32 |
| 42 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 28 |
| 43 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 29 |
| 44 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 45 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 31 |
| 46 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 30 |
| 47 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 48 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 33 |
| 49 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 50 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 51 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 52 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 31 |
| 53 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 31 |
| 54 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 55 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 32 |
| 56 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 33 |
| 57 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 58 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 32 |
| 59 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 31 |
| 60 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 61 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 62 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 63 | 4 | 3 | 4 | 5 | 4 | 4 | 3 | 27 |
| 64 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 29 |
| 65 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 33 |
| 66 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 32 |
| 67 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 31 |
| 68 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 33 |
| 69 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 32 |
| 70 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 34 |
| 71 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 32 |
| 72 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 73 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 31 |
| 74 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 31 |
| 75 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 76 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 77 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 78 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 79 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 32 |
| 80 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 29 |
| 81 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 30 |
| 82 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 83 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 33 |
| 84 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 31 |
| 85 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 31 |
| 86 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 32 |
| 87 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 33 |
| 88 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 32 |
| 89 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 90 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |
| 91 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 32 |
| 92 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 93 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 29 |
| 94 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
| 95 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 32 |
| 96 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 97 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 98 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 32 |
| 99 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 31 |
| 100 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 31 |

**Lampiran 20**

**Data Penelitian Variabel Lama Usaha (X3)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nomor Responden | Instrumen Penelitian Variabel Lama Usaha (X3) | | | | | | | Skor total |
| X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | X3.7 |
| 1 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 30 |
| 2 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 30 |
| 3 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 31 |
| 5 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 31 |
| 6 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 7 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 33 |
| 8 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 24 |
| 9 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 30 |
| 10 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 11 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 31 |
| 12 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 25 |
| 13 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 28 |
| 14 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 15 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 16 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 17 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 33 |
| 18 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 19 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |
| 20 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 30 |
| 21 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 32 |
| 22 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 31 |
| 23 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 30 |
| 24 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 33 |
| 25 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 26 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 31 |
| 27 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 30 |
| 28 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
| 29 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 30 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 31 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 33 |
| 32 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 31 |
| 33 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 32 |
| 34 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 35 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 31 |
| 36 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 30 |
| 37 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 30 |
| 38 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 32 |
| 39 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 31 |
| 40 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 30 |
| 41 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 31 |
| 42 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 25 |
| 43 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 28 |
| 44 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 45 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 46 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 47 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 33 |
| 48 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 49 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |
| 50 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 30 |
| 51 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 32 |
| 52 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 31 |
| 53 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 30 |
| 54 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 33 |
| 55 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 56 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 31 |
| 57 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 30 |
| 58 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
| 59 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 60 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 61 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 62 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 31 |
| 63 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 25 |
| 64 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 28 |
| 65 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 66 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 67 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 68 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 33 |
| 69 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 70 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |
| 71 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 30 |
| 72 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 32 |
| 73 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 31 |
| 74 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 30 |
| 75 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 33 |
| 76 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 29 |
| 77 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 31 |
| 78 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 30 |
| 79 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
| 80 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 81 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 82 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 33 |
| 83 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 31 |
| 84 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 32 |
| 85 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 86 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 31 |
| 87 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 30 |
| 88 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 30 |
| 89 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 32 |
| 90 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 31 |
| 91 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 30 |
| 92 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 31 |
| 93 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 25 |
| 94 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 28 |
| 95 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 31 |
| 96 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 97 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 98 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 33 |
| 99 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 32 |
| 100 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 32 |

**Lampiran 21**

**Data Penelitian Variabel Lokasi Usaha (X4)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Nomor Responden | Instrumen Penelitian Variabel Lokasi Usaha (X4) | | | | | | | Skor Total |
| X4.1 | X4.2 | X4.3 | X4.4 | X4.5 | X4.6 | X4.7 |
| 1 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 26 |
| 2 | 3 | 4 | 3 | 4 | 4 | 3 | 5 | 26 |
| 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 27 |
| 4 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 25 |
| 5 | 4 | 4 | 3 | 2 | 4 | 4 | 5 | 26 |
| 6 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 27 |
| 7 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 28 |
| 8 | 3 | 2 | 4 | 3 | 3 | 4 | 4 | 23 |
| 9 | 4 | 2 | 5 | 5 | 3 | 4 | 4 | 27 |
| 10 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 24 |
| 11 | 2 | 4 | 5 | 2 | 4 | 4 | 4 | 25 |
| 12 | 2 | 2 | 4 | 3 | 4 | 4 | 3 | 22 |
| 13 | 2 | 4 | 3 | 4 | 4 | 2 | 4 | 23 |
| 14 | 3 | 4 | 3 | 3 | 4 | 4 | 5 | 26 |
| 15 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 27 |
| 16 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 23 |
| 17 | 5 | 2 | 3 | 4 | 5 | 4 | 4 | 27 |
| 18 | 4 | 4 | 4 | 2 | 3 | 4 | 4 | 25 |
| 19 | 4 | 4 | 5 | 2 | 4 | 4 | 4 | 27 |
| 20 | 4 | 4 | 4 | 5 | 4 | 2 | 5 | 28 |
| 21 | 4 | 2 | 4 | 3 | 4 | 3 | 5 | 25 |
| 22 | 3 | 4 | 3 | 5 | 4 | 4 | 5 | 28 |
| 23 | 4 | 4 | 4 | 4 | 2 | 4 | 5 | 27 |
| 24 | 2 | 4 | 4 | 5 | 4 | 4 | 5 | 28 |
| 25 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 27 |
| 26 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 27 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 28 |
| 28 | 3 | 4 | 4 | 3 | 4 | 2 | 4 | 24 |
| 29 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 24 |
| 30 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 25 |
| 31 | 5 | 4 | 2 | 4 | 3 | 3 | 4 | 25 |
| 32 | 3 | 5 | 3 | 2 | 4 | 5 | 5 | 27 |
| 33 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 25 |
| 34 | 4 | 2 | 4 | 3 | 4 | 3 | 4 | 24 |
| 35 | 4 | 4 | 5 | 3 | 3 | 4 | 5 | 28 |
| 36 | 3 | 3 | 3 | 4 | 5 | 3 | 5 | 26 |
| 37 | 5 | 4 | 3 | 3 | 5 | 4 | 4 | 28 |
| 38 | 5 | 4 | 4 | 3 | 5 | 3 | 4 | 28 |
| 39 | 4 | 4 | 2 | 4 | 5 | 2 | 5 | 26 |
| 40 | 5 | 4 | 4 | 3 | 2 | 4 | 4 | 26 |
| 41 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 26 |
| 42 | 2 | 3 | 2 | 3 | 4 | 4 | 3 | 21 |
| 43 | 4 | 4 | 2 | 2 | 2 | 4 | 4 | 22 |
| 44 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 28 |
| 45 | 4 | 2 | 4 | 4 | 2 | 3 | 3 | 22 |
| 46 | 4 | 2 | 4 | 2 | 3 | 4 | 4 | 23 |
| 47 | 5 | 3 | 4 | 4 | 3 | 4 | 4 | 27 |
| 48 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 27 |
| 49 | 4 | 2 | 5 | 4 | 4 | 5 | 4 | 28 |
| 50 | 4 | 4 | 4 | 2 | 2 | 4 | 5 | 25 |
| 51 | 4 | 4 | 4 | 3 | 3 | 5 | 5 | 28 |
| 52 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 28 |
| 53 | 4 | 4 | 3 | 2 | 5 | 4 | 5 | 27 |
| 54 | 5 | 4 | 3 | 4 | 5 | 4 | 5 | 30 |
| 55 | 4 | 2 | 4 | 2 | 4 | 4 | 4 | 24 |
| 56 | 5 | 3 | 3 | 4 | 4 | 3 | 4 | 26 |
| 57 | 3 | 4 | 3 | 3 | 5 | 3 | 4 | 25 |
| 58 | 4 | 2 | 4 | 3 | 4 | 4 | 4 | 25 |
| 59 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 26 |
| 60 | 4 | 4 | 3 | 2 | 3 | 4 | 4 | 24 |
| 61 | 4 | 4 | 2 | 3 | 3 | 3 | 3 | 22 |
| 62 | 4 | 4 | 5 | 2 | 3 | 3 | 4 | 25 |
| 63 | 4 | 3 | 3 | 3 | 4 | 2 | 3 | 22 |
| 64 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 24 |
| 65 | 4 | 3 | 3 | 3 | 4 | 4 | 5 | 26 |
| 66 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 23 |
| 67 | 4 | 2 | 4 | 3 | 3 | 3 | 4 | 23 |
| 68 | 4 | 5 | 2 | 3 | 4 | 4 | 4 | 26 |
| 69 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 26 |
| 70 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 29 |
| 71 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 29 |
| 72 | 3 | 4 | 4 | 5 | 2 | 4 | 5 | 27 |
| 73 | 4 | 2 | 4 | 3 | 4 | 4 | 5 | 26 |
| 74 | 4 | 4 | 3 | 5 | 3 | 4 | 5 | 28 |
| 75 | 2 | 4 | 3 | 4 | 5 | 4 | 5 | 27 |
| 76 | 4 | 3 | 5 | 3 | 4 | 4 | 4 | 27 |
| 77 | 5 | 4 | 3 | 4 | 4 | 2 | 4 | 26 |
| 78 | 4 | 4 | 4 | 2 | 3 | 4 | 4 | 25 |
| 79 | 4 | 2 | 4 | 3 | 2 | 4 | 4 | 23 |
| 80 | 4 | 2 | 3 | 4 | 3 | 2 | 4 | 22 |
| 81 | 4 | 2 | 4 | 4 | 3 | 4 | 4 | 25 |
| 82 | 3 | 4 | 5 | 4 | 3 | 2 | 5 | 26 |
| 83 | 5 | 4 | 2 | 3 | 4 | 4 | 4 | 26 |
| 84 | 3 | 4 | 5 | 4 | 3 | 4 | 4 | 27 |
| 85 | 3 | 4 | 2 | 4 | 3 | 4 | 5 | 25 |
| 86 | 4 | 4 | 3 | 2 | 5 | 4 | 4 | 26 |
| 87 | 4 | 5 | 3 | 2 | 3 | 4 | 4 | 25 |
| 88 | 2 | 4 | 3 | 5 | 4 | 4 | 4 | 26 |
| 89 | 5 | 3 | 4 | 5 | 4 | 3 | 4 | 28 |
| 90 | 3 | 4 | 5 | 4 | 3 | 3 | 3 | 25 |
| 91 | 3 | 4 | 5 | 4 | 4 | 4 | 4 | 28 |
| 92 | 3 | 3 | 5 | 4 | 4 | 4 | 3 | 26 |
| 93 | 3 | 3 | 4 | 3 | 4 | 2 | 4 | 23 |
| 94 | 4 | 4 | 4 | 4 | 4 | 3 | 5 | 28 |
| 95 | 4 | 4 | 5 | 3 | 4 | 3 | 3 | 26 |
| 96 | 4 | 4 | 3 | 2 | 3 | 4 | 4 | 24 |
| 97 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 26 |
| 98 | 2 | 4 | 4 | 4 | 4 | 3 | 4 | 25 |
| 99 | 3 | 4 | 3 | 2 | 4 | 5 | 4 | 25 |
| 100 | 3 | 4 | 5 | 4 | 3 | 4 | 4 | 27 |

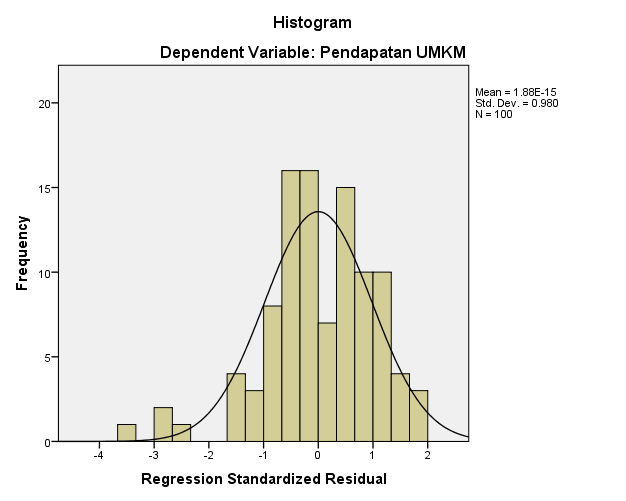
**Lampiran 22**

**Statistik Deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| Pendapatan UMKM | 100 | 16.00 | 24.00 | 21.3200 | 1.86342 |
| E-Commerce | 100 | 22.00 | 34.00 | 30.5100 | 2.73952 |
| Kredit Usaha Rakyat | 100 | 27.00 | 35.00 | 31.9100 | 1.83730 |
| Lama Usaha | 100 | 24.00 | 33.00 | 29.9800 | 2.10329 |
| Lokasi Usaha | 100 | 21.00 | 30.00 | 25.7300 | 1.88484 |
| Valid N (listwise) | 100 |  |  |  |  |

**Lampiran 23**

**Uji Asumsi Klasik (Uji Normalitas)**



|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 100 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | .77375459 |
| Most Extreme Differences | Absolute | .072 |
| Positive | .048 |
| Negative | -.072 |
| Test Statistic | | .072 |
| Asymp. Sig. (2-tailed) | | .200c,d |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

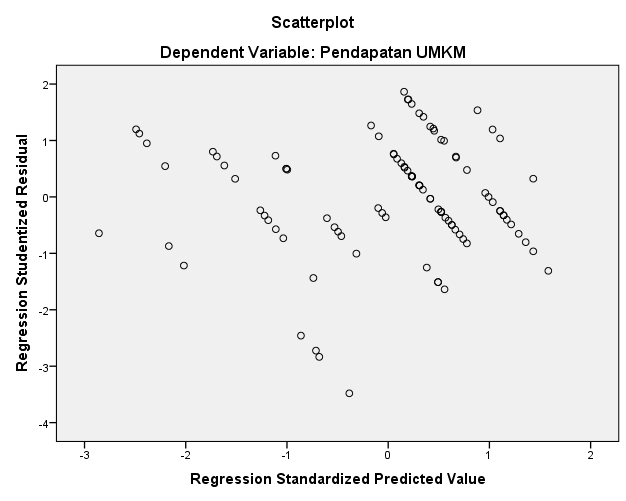
**Lampiran 24**

**Uji Asumsi Klasik (Uji Multikolonieritas)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta |  |  | Tolerance | VIF |
| 1 | (Constant) | -4.445 | 1.541 |  | -2.885 | .005 |  |  |
| E-Commerce | .186 | .062 | .273 | 3.020 | .003 | .222 | 4.505 |
| Kredit Usaha Rakyat | .181 | .076 | .178 | 2.366 | .020 | .320 | 3.122 |
| Lama Usaha | .370 | .075 | .418 | 4.912 | .000 | .251 | 3.985 |
| Lokasi Usaha | .126 | .059 | .127 | 2.137 | .035 | .512 | 1.955 |
| a. Dependent Variable: Pendapatan UMKM | | | | | | | | |

**Lampiran 25**

**Uji Asumsi Klasik (Uji Heteroskedastisitas)**



**Lampiran 26**

**Analisis Regresi Linier Berganda**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta |  |  | Tolerance | VIF |
| 1 | (Constant) | -4.445 | 1.541 |  | -2.885 | .005 |  |  |
| E-Commerce | .186 | .062 | .273 | 3.020 | .003 | .222 | 4.505 |
| Kredit Usaha Rakyat | .181 | .076 | .178 | 2.366 | .020 | .320 | 3.122 |
| Lama Usaha | .370 | .075 | .418 | 4.912 | .000 | .251 | 3.985 |
| Lokasi Usaha | .126 | .059 | .127 | 2.137 | .035 | .512 | 1.955 |
| a. Dependent Variable: Pendapatan UMKM | | | | | | | | |

**Lampiran 27**

**Uji Signifikansi Parsial (Uji t)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta |  |  | Tolerance | VIF |
| 1 | (Constant) | -4.445 | 1.541 |  | -2.885 | .005 |  |  |
| E-Commerce | .186 | .062 | .273 | 3.020 | .003 | .222 | 4.505 |
| Kredit Usaha Rakyat | .181 | .076 | .178 | 2.366 | .020 | .320 | 3.122 |
| Lama Usaha | .370 | .075 | .418 | 4.912 | .000 | .251 | 3.985 |
| Lokasi Usaha | .126 | .059 | .127 | 2.137 | .035 | .512 | 1.955 |
| a. Dependent Variable: Pendapatan UMKM | | | | | | | | |

**Lampiran 28**

**Uji Kelayakan Model (Uji F)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 284.489 | 4 | 71.122 | 113.995 | .000b |
| Residual | 59.271 | 95 | .624 |  |  |
| Total | 343.760 | 99 |  |  |  |
| a. Dependent Variable: Pendapatan UMKM | | | | | | |
| b. Predictors: (Constant), Lokasi Usaha, Kredit Usaha Rakyat, Lama Usaha, E-Commerce | | | | | | |

**Lampiran 29**

**Analisis Koefisien Determinasi**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .910a | .828 | .820 | .78988 |
| a. Predictors: (Constant), Lokasi Usaha, Kredit Usaha Rakyat, Lama Usaha, E-Commerce | | | | |
| b. Dependent Variable: Pendapatan UMKM | | | | |