



Lampiran 1. Surat Ijin Penelitian



KEMENTERIAN PENDIDIKAN, KEBUDAYAAN,
RISET, DAN TEKNOLOGI
UNIVERSITAS PENDIDIKAN GANESHA
FAKULTAS EKONOMI

Jalan Udayana No. 11 Singaraja-Bali. Telepon : (0362) 26830
Website : <http://www.fe.undiksha.ac.id/>

Nomor : 1115/UN48.13.1/DL/2025

Singaraja, 16 Juni 2025

Lamp. : -

Hal : *Permohonan Wawancara / Data Penelitian*

Kepada Yth. **Dinas Perdagangan, Perindustrian dan Koperasi Usaha Kecil dan Menengah Kabupaten Buleleng**
di
Tempat

Dengan Hormat,

Wakil Dekan I Fakultas Ekonomi Universitas Pendidikan Ganesha menerangkan bahwa mahasiswa/i tersebut dibawah ini :

Nama : I Gusti Agus Wahyu Pratama
NIM : 2217051049
Fakultas : Ekonomi
Jurusan/Prodi. : S1 Akuntansi

Bermaksud mengadakan penelitian lapangan untuk menempuh atau menyusun tugas akhir, skripsi dan melengkapi tugas lainnya. Sehubungan dengan hal tersebut, kami mohon izin agar mahasiswa kami dapat melakukan wawancara di tempat yang Bapak/Ibu/Sdr. Pimpin.

Demikian surat ini kami buat agar bisa digunakan sebagaimana mestinya. Atas perhatian dan kerjasamanya, kami sampaikan terima kasih.

a.n. Dekan,
Wakil Dekan I,



Ni Made Suci
NIP. 196810291993032001



Catatan :

- UU ITE No. 11 Tahun 2008 Pasal 5 ayat 1 "Informasi Elektronik dan/atau Dokumen Elektronik dan/atau hasil cetaknya merupakan alat bukti hukum yang sah"
- Dokumen ini tertanda ditandatangani secara elektronik menggunakan sertifikat elektronik yang diterbitkan BsrE
- Surat ini dapat dibuktikan keasliannya dengan menggunakan *qr code* yang telah tersedia



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Website : <http://www.fc.undiksha.ac.id/>

Nomor : 1440/UN48.13.1/DL/2025

Singaraja, 9 Juli 2025

Lamp. : -

Hal : **Permohonan Data dan Penelitian**

Kepada Yth. Kepala Kantor UMKM di Kecamatan Buleleng
di
Tempat

Dengan Hormat,

Wakil Dekan I Fakultas Ekonomi Universitas Pendidikan Ganesha menerangkan bahwa mahasiswa/i tersebut dibawah ini :

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Demikian surat ini kami buat agar bisa digunakan sebagaimana mestinya. Atas perhatian dan kerjasamanya, kami sampaikan terima kasih.

a.n. Dekan,



Dr. Dra. Ni Made Suci, M. Si.
NIP. 196810291993032001



Balai
Sertifikasi
Elektronik

Catatan :

- UU ITE No. 11 Tahun 2008 Pasal 5 ayat 1 "Informasi Elektronik dan/atau Dokumen Elektronik dan/atau hasil cetaknya merupakan alat bukti hukum yang sah"
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KEMENTERIAN PENDIDIKAN TINGGI, SAINS,
DAN TEKNOLOGI
UNIVERSITAS PENDIDIKAN GANESHA
FAKULTAS EKONOMI

Jalan Udayana No. 11 Singaraja-Bali. Telepon : (0362) 26830
Website : <http://www.fc.undiksha.ac.id/>

Nomor : 328/UN48.13.1/PT.01.04/2026
Lamp. : -
Hal : **Permohonan Data Penelitian**

Singaraja, 25 Pebruari 2026

Kepada Yth. **UMKM di Kecamatan Buleleng**
di Tempat

Dengan Hormat,

Wakil Dekan I Fakultas Ekonomi Universitas Pendidikan Ganesha menerangkan bahwa mahasiswa/i tersebut dibawah ini :

Nama : I Gusti Agus Wahyu Pratama
NIM : 2217051049
Fakultas : Ekonomi
Jurusan/Prodi. : S1 Akuntansi

Bermaksud mengadakan penelitian lapangan untuk menempuh atau menyusun tugas akhir, skripsi dan melengkapi tugas lainnya. Sehubungan dengan hal tersebut, kami mohon izin agar mahasiswa kami dapat melakukan wawancara/penelitian di tempat yang Bapak/Ibu/Sdr. Pimpin.

Demikian surat ini kami buat agar bisa digunakan sebagaimana mestinya. Atas perhatian dan kerjasamanya, kami sampaikan terima kasih.

a.n. Dekan,
Wakil Dekan I,



Ni Made Suci
NIP. 196810291993032001



Balai
Sertifikasi
Elektronik

Catatan :

- UU ITE No. 11 Tahun 2008 Pasal 5 ayat 1 "Informasi Elektronik dan/atau Dokumen Elektornik dan/atau hasil cetaknya merupakan alat bukti hukum yang sah"
- Dokumen ini tertanda ditandatangani secara elektronik menggunakan sertifikat elektronik yang diterbitkan BsE
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Lampiran 2. Kuesioner Penelitian

KUESIONER

PENGARUH KREDIT USAHA RAKYAT (KUR), *E-COMMERCE*, DAN INOVASI PRODUK TERHADAP PENDAPATAN UMKM DI KECAMATAN BULELENG

I. Identitas Responden

1. Nama Pemilik Usaha :
2. Jenis Kelamin :
3. Nama Usaha :
4. Jenis Usaha :
5. Lokasi Usaha :
6. Jabatan : Pemilik / Owner Karyawan
7. Lama Usaha :
 - < 1 Tahun
 - 1 – 5 Tahun
 - 6 – 10 Tahun
 - > 10 Tahun
8. Responden pernah atau sedang melakukan peminjaman dana KUR di lembaga keuangan
 - Ya Tidak
9. Responden pernah atau sedang menggunakan *E-Commerce*
 - Ya Tidak
10. Responden pernah atau sedang melakukan suatu pembaruan terkait produk usaha yang dijual ke masyarakat
 - Ya Tidak
11. Responden memiliki legalitas usaha berupa Surat Ijin Usaha
 - Ya Tidak

II. Petunjuk Pengisian Kuesioner

Berikan jawaban anda terhadap pernyataan – pernyataan berikut sesuai dengan kondisi atau keadaan yang sesungguhnya, dengan cara memberi tanda centang (✓) pada kolom jawaban yang sudah disediakan. Setiap pernyataan hanya memiliki satu pilihan jawaban

Keterangan :

SS = Sangat Setuju

S = Setuju

N = Netral

TS = Tidak Setuju

STS = Sangat Tidak Setuju



A. Instrumen Penelitian Pendapatan (Y)

| PENDAPATAN | | | Penilaian | | | | |
|----------------------------|----|--|-----------|---|---|----|-----|
| Indikator | No | Pertanyaan | SS | S | N | TS | STS |
| Unsur – unsur Pendapatan | 1 | Pendapatan yang saya miliki selalu meningkat setiap tahunnya | | | | | |
| | 2 | Pendapatan usaha mengalami peningkatan setiap tahun karena sudah berdiri sejak lama | | | | | |
| | 3 | Usaha saya dapat berkembang sesuai yang diharapkan | | | | | |
| Sumber – Sumber Pendapatan | 4 | Pendapatan usaha dapat meningkat jika pemilik usaha dapat mengelola aset dengan baik | | | | | |
| | 5 | Pendapatan usaha dapat ditingkatkan dengan mendapat pinjaman Kredit Usaha Rakyat | | | | | |

(Sumber : Lestari, 2020)

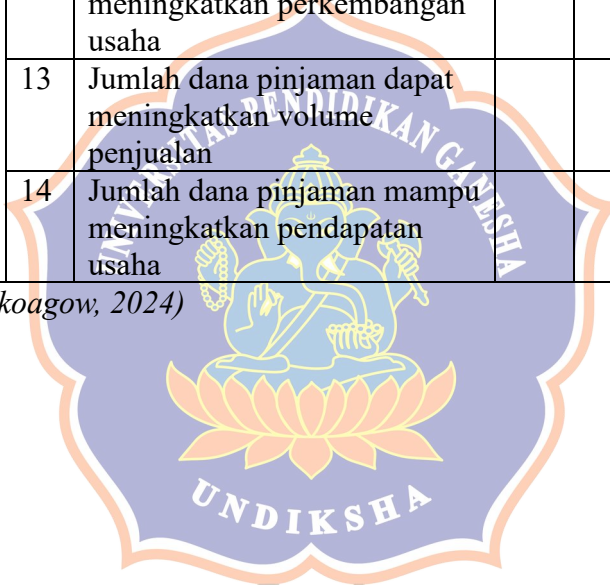
B. Instrumen Penelitian Kredit Usaha Rakyat (KUR) (X1)

| Kredit Usaha Rakyat (KUR) | | | Penilaian | | | | |
|-------------------------------|----|--|-----------|---|---|----|-----|
| Indikator | No | Pertanyaan | SS | S | N | TS | STS |
| Aspek Ketepatan Penggunaan | 1 | Kredit Usaha Rakyat sangat membantu saya dalam memperoleh modal usaha | | | | | |
| Aspek ketepatan jumlah kredit | 2 | Usaha saya membutuhkan tambahan modal untuk menjalankan usaha melalui Kredit Usaha Rakyat | | | | | |
| | 3 | Pendapatan usaha dapat ditingkatkan dengan mendapat pinjaman Kredit Usaha Rakyat | | | | | |
| | 4 | Dengan adanya Kredit Usaha Rakyat saya bisa mendapatkan pinjaman kredit dengan bunga yang rendah | | | | | |
| Aspek ketepatan beban kredit | 5 | Setelah melakukan pinjaman Kredit Usaha Rakyat jumlah penjualan meningkat | | | | | |
| | 6 | Beban bunga KUR tidak memberatkan nasabah | | | | | |

(Sumber : Lestari, 2020)

| Kredit Usaha Rakyat (KUR) | | | Penilaian | | | | |
|---------------------------|----|--|-----------|---|---|----|-----|
| Indikator | No | Pertanyaan | SS | S | N | TS | STS |
| Prosedur | 7 | Pemenuhan persyaratan dokumen tergolong mudah | | | | | |
| | 8 | Pemenuhan persyaratan agunan/jaminan tergolong rendah | | | | | |
| | 9 | Persyaratan jaminan yang ditetapkan tidak memberatkan nasabahmendapat pinjaman Kredit Usaha Rakyat | | | | | |
| | 10 | Jangka waktu Pengajuan KUR relative singkat | | | | | |
| Jumlah Kredit | 11 | Jumlah dana yang di terima memenuhi Kebutuhan modal | | | | | |
| | 12 | Jumlah dana pinjaman mampu meningkatkan perkembangan usaha | | | | | |
| | 13 | Jumlah dana pinjaman dapat meningkatkan volume penjualan | | | | | |
| | 14 | Jumlah dana pinjaman mampu meningkatkan pendapatan usaha | | | | | |

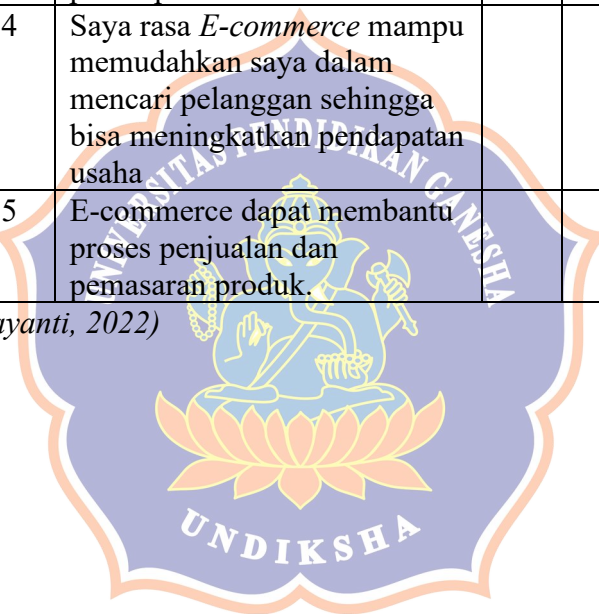
(Sumber : Mokoagow, 2024)



C. Instrumen Penelitian *E – Commerce* (X2)

| <i>E - Commerce</i> | | | Penilaian | | | | |
|---------------------|----|---|-----------|---|---|----|-----|
| Indikator | No | Pertanyaan | SS | S | N | TS | STS |
| Aspek Pemasaran | 1 | Saya menggunakan <i>E-Commerce</i> sebagai pilihan utama dalam memasarkan produk dan bertransaksi | | | | | |
| | 2 | Penggunaan <i>e-commerce</i> memudahkan saya memperkenalkan produk kepada konsumen | | | | | |
| | 3 | Penggunaan <i>E-Commerce</i> mampu memudahkan saya transaksi, untuk menunjang penerapan metode tradisional | | | | | |
| | 4 | Saya rasa <i>E-commerce</i> mampu memudahkan saya dalam mencari pelanggan sehingga bisa meningkatkan pendapatan usaha | | | | | |
| | 5 | <i>E-commerce</i> dapat membantu proses penjualan dan pemasaran produk. | | | | | |

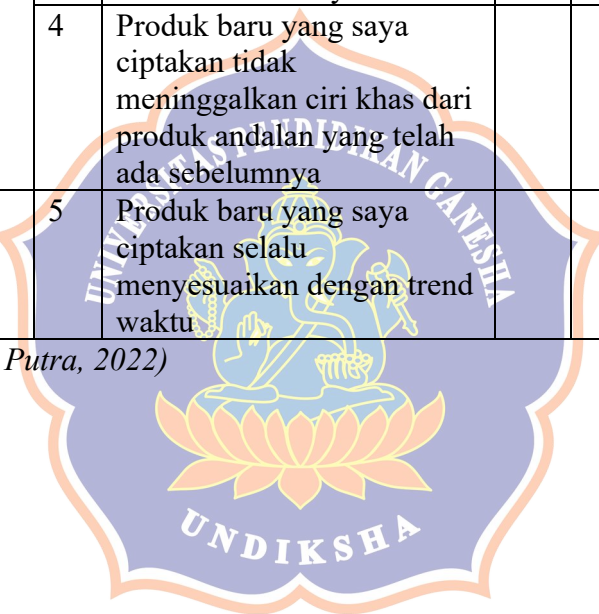
(Sumber : Tirtayanti, 2022)



D. Instrumen Penelitian Inovasi Produk (X3)

| Inovasi Produk | | | Penilaian | | | | |
|---|----|---|-----------|---|---|----|-----|
| Indikator | No | Pertanyaan | SS | S | N | TS | STS |
| Menyesuaikan Produk dengan Kebutuhan Konsumen | 1 | Saya sebagai pemilik usaha selalu menciptakan produk sesuai dengan keinginan konsumen | | | | | |
| Perluasan dan Pengembangan Produk | 2 | Saya sebagai pemilik usaha selalu memasukkan perluasan lini produk dalam rencana kerja | | | | | |
| | 3 | Saya sebagai pemilik usaha selalu mengembangkan produk yang menjadi andalan usaha saya | | | | | |
| | 4 | Produk baru yang saya ciptakan tidak meninggalkan ciri khas dari produk andalan yang telah ada sebelumnya | | | | | |
| Penyesuaian dengan Tren Pasar | 5 | Produk baru yang saya ciptakan selalu menyesuaikan dengan trend waktu | | | | | |

(Sumber : Dwi Putra, 2022)



Lampiran 3. Data Responden

| No | Nama Pemilik Usaha | Jenis Kelamin | Jenis Usaha | Jabatan | Nama Usaha |
|----|--------------------------|---------------|-------------|---------------|-------------------------------|
| 1 | Wayan liastuti | Perempuan | Perdagangan | Pemilik/Owner | Winmart |
| 2 | Kadek Sridani | Perempuan | Perdagangan | Pemilik/Owner | Warung Bu Kadek |
| 3 | Ida Ayu Wulantari | Perempuan | Perdagangan | Pemilik/Owner | Toko Ida Prani |
| 4 | Ida Bagus Komang Adiana | Laki - laki | Perdagangan | Pemilik/Owner | Warung Budesak |
| 5 | Putu Bulan Sri Mawarni | Perempuan | Perdagangan | Pemilik/Owner | Warung Bubur Urab Bali Mesari |
| 6 | Nyoman Subagia | Laki - laki | Perdagangan | Pemilik/Owner | July Kebaya |
| 7 | Darmadi | Perempuan | Perdagangan | Pemilik/Owner | Warung Rahayu |
| 8 | Wiwin Kurniawan | Perempuan | Perdagangan | Karyawan | SK FROZEN FOOD |
| 9 | Ketut Sutrisna dewi | Perempuan | Perdagangan | Pemilik/Owner | Ratu Kebaya |
| 10 | Anastasia | Perempuan | Perdagangan | Pemilik/Owner | Dimsum 31 |
| 11 | Pak Aldi | Laki - laki | Perdagangan | Pemilik/Owner | Teler Mumbo |
| 12 | Dewa ayu agustiningsih | Perempuan | Perdagangan | Karyawan | Laris manis |
| 13 | Febri | Perempuan | Perdagangan | Karyawan | Hadon donat |
| 14 | Diah | Perempuan | Perdagangan | Pemilik/Owner | Kedai es jumbo |
| 15 | Ketut Sri Astini | Perempuan | Perdagangan | Pemilik/Owner | Warung Menuh |
| 16 | Justika | Perempuan | Perdagangan | Pemilik/Owner | Flourish & Moudessert |
| 17 | Ni Ketut Wiryani | Perempuan | Perdagangan | Pemilik/Owner | Warung Uri |
| 18 | Martuti | Laki - laki | Perdagangan | Pemilik/Owner | Toko Kelontong |
| 19 | Krisna Pranata | Laki - laki | Perdagangan | Pemilik/Owner | Warung Kelontong Restu |
| 20 | Nengah Rumiada | Laki - laki | Perdagangan | Pemilik/Owner | Toko Vajra Delapan |
| 21 | I Ketut Mardi | Laki - laki | Perdagangan | Pemilik/Owner | UD Sari Manca |
| 22 | Luh Ayu Handayani | Perempuan | Perdagangan | Pemilik/Owner | Rempeyek Koin |
| 23 | Nengah Pujiani | Perempuan | Perdagangan | Pemilik/Owner | UD Sinar Surya |
| 24 | Ni Ketut Ayu Suartini | Perempuan | Perdagangan | Pemilik/Owner | Cappucino Cincau Alin |
| 25 | Putu Erik Pratama | Laki - laki | Perdagangan | Pemilik/Owner | BHU Distro and Vape Store |
| 26 | Ni Nyoman Latrini | Perempuan | Perdagangan | Pemilik/Owner | Toko Griya Oleh Oleh |
| 27 | I Gede Ardhana | Laki - laki | Perdagangan | Pemilik/Owner | UD Shanti Dewata |
| 28 | Ni Putu Erawati | Perempuan | Perdagangan | Pemilik/Owner | UD Subur Jaya |
| 29 | Naomi Nadia | Perempuan | Perdagangan | Pemilik/Owner | Kingkong Toys |
| 30 | Nyoman Satria Wibawa | Laki - laki | Perdagangan | Pemilik/Owner | Surya Dekorasi |
| 31 | Gusti Putu Gede Swidiada | Laki - laki | Perdagangan | Pemilik/Owner | Warung Sari Merta |
| 32 | Desak Made Santi | Perempuan | Perdagangan | Pemilik/Owner | Kebaya Santi |
| 33 | I Putu Arie Cantika | Perempuan | Perdagangan | Pemilik/Owner | Arie Jaya Peshop |
| 34 | Luh Relo Utami | Perempuan | Perdagangan | Pemilik/Owner | UD Tresna Jaya |
| 35 | Yogi | Laki - laki | Perdagangan | Pemilik/Owner | Toko Tanjung Gorden |
| 36 | Putu Mega Sukmaningsih | Perempuan | Perdagangan | Pemilik/Owner | Autentic Parfum |
| 37 | Wayan Susilawati | Perempuan | Perdagangan | Pemilik/Owner | Warung Rai |
| 38 | I Made Adi Wijayasmara | Laki - laki | Perdagangan | Pemilik/Owner | Lambung Dewata |
| 39 | Putu Widiastri | Perempuan | Perdagangan | Pemilik/Owner | Reggy Florist |
| 40 | Andi Artanto | Laki - laki | Perdagangan | Pemilik/Owner | Tirta GGH Bali |
| 41 | Kadek Giniasih | Perempuan | Perdagangan | Pemilik/Owner | Taksu Boba |
| 42 | I Made Rudi Artana | Laki - laki | Perdagangan | Pemilik/Owner | Toko Tip Top |
| 43 | Ketut Agus Suarbawa | Laki - laki | Perdagangan | Pemilik/Owner | Bunga Pertiwi Bersaudara |
| 44 | Maya Vernita | Perempuan | Perdagangan | Pemilik/Owner | Conato Bakery Singaraja |
| 45 | Made Widnya Antara | Laki - laki | Perdagangan | Pemilik/Owner | Warung Sri |
| 46 | Kadek Rian Arisudana | Laki - laki | Perdagangan | Pemilik/Owner | Rian Optikal |
| 47 | Nyoman Parmini | Perempuan | Perdagangan | Pemilik/Owner | Parmini Luluh Sate |
| 48 | Kadek Devi Budicahyani | Perempuan | Perdagangan | Pemilik/Owner | UD Glory Arta Florist |
| 49 | Ida Bagus Ardana Putra | Laki - laki | Perdagangan | Pemilik/Owner | Warung Sushi |
| 50 | Kadek Agus Wiryana | Laki - laki | Perdagangan | Pemilik/Owner | Warung Made Mas |

| | | | | | |
|-----|-------------------------|-------------|-------------|---------------|--------------------------------|
| 51 | Putu Berliana Olivia | Perempuan | Perdagangan | Pemilik/Owner | UD Putri Mahadewi |
| 52 | Angga | Laki - laki | Perdagangan | Pemilik/Owner | Cantika bali |
| 53 | Minarsih | Perempuan | Perdagangan | Pemilik/Owner | MIN'S Collection |
| 54 | Ni Nyoman Arthi | Perempuan | Perdagangan | Pemilik/Owner | DND Batik |
| 55 | Ketut Era Supriadi | Laki - laki | Perdagangan | Pemilik/Owner | Berut'z Store |
| 56 | Ratih Syarinah Hamka | Perempuan | Perdagangan | Pemilik/Owner | Hamka Parfum |
| 57 | Andi | Laki - laki | Perdagangan | Pemilik/Owner | SAJO/ Soto Ayam dan Kacang Ijo |
| 58 | I Putu Agus Santosa | Laki - laki | Perdagangan | Pemilik/Owner | Glory Pizza |
| 59 | Made Samiada | Laki - laki | Perdagangan | Pemilik/Owner | UD Merpati |
| 60 | Ni Putu Septiyani | Perempuan | Perdagangan | Pemilik/Owner | Cening Bali Collection |
| 61 | I Ketut Pasek | Laki - laki | Perdagangan | Pemilik/Owner | UD Sandi Karya |
| 62 | Antony | Laki - laki | Perdagangan | Pemilik/Owner | Roti GO |
| 63 | Imar Taufik | Laki - laki | Perdagangan | Pemilik/Owner | Devinsa Optik |
| 64 | Siti Mariyam | Perempuan | Perdagangan | Pemilik/Owner | Ud Bima Jaya |
| 65 | Ni Luh Sukerani | Perempuan | Perdagangan | Pemilik/Owner | Warung Sukerani |
| 66 | Ni Made Rai Yudani | Perempuan | Perdagangan | Pemilik/Owner | Toko Sembako Yudani |
| 67 | Sri Hidayah | Perempuan | Perdagangan | Pemilik/Owner | Mentari Roti |
| 68 | I Ketut Suta | Laki - laki | Perdagangan | Pemilik/Owner | Toko Cemerlang |
| 69 | Tri Indah Pratiwi | Perempuan | Perdagangan | Pemilik/Owner | Matcha |
| 70 | Ni Ketut Purnami | Perempuan | Perdagangan | Pemilik/Owner | Blooms Beauty Studio |
| 71 | Komang Ariawan | Laki - laki | Perdagangan | Pemilik/Owner | Warung Komang |
| 72 | Nyoman Sadia | Laki - laki | Perdagangan | Pemilik/Owner | UD Ceria Mart |
| 73 | Wahyu Setiawan | Laki - laki | Perdagangan | Pemilik/Owner | Bakso Bang Jarwo |
| 74 | Kadek Dipta Aryana | Laki - laki | Perdagangan | Pemilik/Owner | Husky Konveksi |
| 75 | Ida Ayu Dwidyani Wira | Perempuan | Perdagangan | Pemilik/Owner | Ekadanta Atk |
| 76 | Gst Ayu Putu Budiartini | Perempuan | Perdagangan | Pemilik/Owner | Warung Gusti Ayu |
| 77 | Lisa Winarti | Perempuan | Perdagangan | Pemilik/Owner | Soto Ayam Pak Kumis |
| 78 | Komang Rika Andini | Perempuan | Perdagangan | Pemilik/Owner | Warung Rika |
| 79 | Gede Aditya Tantra | Laki - laki | Perdagangan | Pemilik/Owner | Toko Sembako Rarahyu |
| 80 | Ni Kadek Ayu Febrianti | Perempuan | Perdagangan | Pemilik/Owner | Warung Ayam Celup |
| 81 | Kartika Listiani | Perempuan | Perdagangan | Pemilik/Owner | Kartika Dewata Collection |
| 82 | Kadek Setiati | Perempuan | Perdagangan | Pemilik/Owner | Carissa Beauty Salon |
| 83 | Made Suniri | Perempuan | Perdagangan | Pemilik/Owner | UD Mekar Sari |
| 84 | Suhindra | Laki - laki | Perdagangan | Pemilik/Owner | Warung Suhindra |
| 85 | Yunita Tamara | Perempuan | Perdagangan | Pemilik/Owner | Toko Bu Nur |
| 86 | Luh Putu Sukadani | Perempuan | Perdagangan | Pemilik/Owner | Dupa Mesari Wangi |
| 87 | Komang Puspita Dewi | Perempuan | Perdagangan | Pemilik/Owner | Toko Sembako Puspita |
| 88 | Ni Wayan Kastini | Perempuan | Perdagangan | Pemilik/Owner | Warung Makan Kastini |
| 89 | Komang Agustina | Perempuan | Perdagangan | Pemilik/Owner | Risol Mayo |
| 90 | Komang Trina Sugiarmeni | Perempuan | Perdagangan | Pemilik/Owner | Warung Trina |
| 91 | Kadek Amalia | Perempuan | Perdagangan | Pemilik/Owner | Donat Cantik Bakery |
| 92 | Kadek Peni Ariani | Perempuan | Perdagangan | Pemilik/Owner | UD Hana Kartika |
| 93 | Nita Suhandha Putra | Perempuan | Perdagangan | Pemilik/Owner | CV Anugerah Hasil Sentosa |
| 94 | Shania Asy Adiera | Perempuan | Perdagangan | Pemilik/Owner | Aplos Cafe Lovina |
| 95 | Ni Nengah Pujiani | Perempuan | Perdagangan | Pemilik/Owner | Ud Sinar Surya |
| 96 | Anak Agung Ngurah Eka | Laki - laki | Perdagangan | Pemilik/Owner | Toko Eka Putra Mandiri |
| 97 | Eric Susanto | Laki - laki | Perdagangan | Pemilik/Owner | Depot Kembar 88 |
| 98 | Ummi | Perempuan | Perdagangan | Pemilik/Owner | Doremi Chicken |
| 99 | I Gusti Ngurah Alit | Laki - laki | Perdagangan | Pemilik/Owner | Gaya Parfum |
| 100 | Kadek Wesmini | Perempuan | Perdagangan | Pemilik/Owner | Yulia Bakery |

Lampiran 4. Tabulasi Data

1. Kredit Usaha Rakyat (X1)

| No | KREDIT USAHA RAKYAT (X1) | | | | | | | | | | | | | | TOTAL |
|----|--------------------------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|
| | X1_1 | X1_2 | X1_3 | X1_4 | X1_5 | X1_6 | X1_7 | X1_8 | X1_9 | X1_10 | X1_11 | X1_12 | X1_13 | X1_14 | |
| 1 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 48 |
| 2 | 4 | 4 | 3 | 5 | 3 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 60 |
| 3 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 58 |
| 4 | 3 | 2 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 42 |
| 5 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 48 |
| 6 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 66 |
| 7 | 2 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 39 |
| 8 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 44 |
| 9 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 63 |
| 10 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 46 |
| 11 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 50 |
| 12 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 53 |
| 13 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 63 |
| 14 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 4 | 49 |
| 15 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 50 |
| 16 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 48 |
| 17 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 67 |
| 18 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 69 |
| 19 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 60 |
| 20 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 55 |
| 21 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 56 |
| 22 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 65 |
| 23 | 3 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 47 |
| 24 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 58 |
| 25 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 41 |
| 26 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 48 |
| 27 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 60 |
| 28 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 2 | 3 | 3 | 44 |
| 29 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 50 |
| 30 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 46 |
| 31 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 51 |
| 32 | 3 | 2 | 2 | 4 | 3 | 3 | 3 | 2 | 2 | 3 | 2 | 3 | 3 | 2 | 37 |
| 33 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 41 |
| 34 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 48 |
| 35 | 5 | 5 | 4 | 3 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 60 |
| 36 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 56 |
| 37 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 53 |
| 38 | 3 | 4 | 3 | 4 | 5 | 4 | 3 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 56 |
| 39 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 2 | 3 | 45 |
| 40 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 55 |
| 41 | 4 | 3 | 4 | 3 | 3 | 2 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 46 |
| 42 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 40 |
| 43 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 4 | 4 | 3 | 4 | 3 | 3 | 45 |
| 44 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 58 |
| 45 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 54 |
| 46 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 51 |
| 47 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 68 |
| 48 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 56 |
| 49 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 59 |
| 50 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 69 |

| | | | | | | | | | | | | | | | |
|-----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|
| 51 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 49 |
| 52 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 45 |
| 53 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 66 |
| 54 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 47 |
| 55 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 5 | 4 | 4 | 3 | 55 |
| 56 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 57 |
| 57 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 59 |
| 58 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 66 |
| 59 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 63 |
| 60 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 59 |
| 61 | 3 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 48 |
| 62 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 59 |
| 63 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 52 |
| 64 | 3 | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 41 |
| 65 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 3 | 5 | 64 |
| 66 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 58 |
| 67 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 55 |
| 68 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 54 |
| 69 | 4 | 3 | 4 | 2 | 4 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 2 | 45 |
| 70 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 54 |
| 71 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 3 | 57 |
| 72 | 4 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 50 |
| 73 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 63 |
| 74 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 46 |
| 75 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 40 |
| 76 | 4 | 5 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 58 |
| 77 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 51 |
| 78 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 52 |
| 79 | 2 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 49 |
| 80 | 2 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 4 | 44 |
| 81 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 3 | 5 | 4 | 59 |
| 82 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 2 | 45 |
| 83 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 64 |
| 84 | 5 | 4 | 4 | 5 | 3 | 4 | 4 | 3 | 5 | 4 | 4 | 5 | 5 | 4 | 59 |
| 85 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 48 |
| 86 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 47 |
| 87 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 47 |
| 88 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 4 | 4 | 3 | 3 | 45 |
| 89 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 66 |
| 90 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 55 |
| 91 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 60 |
| 92 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 44 |
| 93 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 54 |
| 94 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 62 |
| 95 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 2 | 4 | 49 |
| 96 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 62 |
| 97 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 3 | 48 |
| 98 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 46 |
| 99 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 55 |
| 100 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 3 | 50 |

2. E-Commerce (X2), Inovasi Produk (X3), Pendapatan (Y)

| No | E-COMMERCE | | | | | | INOVASI PRODUK | | | | | | PENDAPATAN | | | | | |
|----|------------|------|------|------|------|-------|----------------|------|------|------|------|-------|------------|-----|-----|-----|-----|-------|
| | X2_1 | X2_2 | X2_3 | X2_4 | X2_5 | TOTAL | X3_1 | X3_2 | X3_3 | X3_4 | X3_5 | TOTAL | Y_1 | Y_2 | Y_3 | Y_4 | Y_5 | TOTAL |
| 1 | 4 | 4 | 3 | 4 | 4 | 19 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 4 | 4 | 4 | 5 | 21 |
| 2 | 3 | 3 | 2 | 4 | 3 | 15 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 3 | 4 | 3 | 3 | 16 |
| 3 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 5 | 5 | 5 | 25 | 4 | 4 | 5 | 4 | 4 | 21 |
| 4 | 4 | 4 | 5 | 5 | 5 | 23 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 5 | 5 | 4 | 22 |
| 5 | 4 | 4 | 3 | 4 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 3 | 4 | 4 | 4 | 20 |
| 6 | 3 | 4 | 4 | 4 | 3 | 18 | 3 | 4 | 4 | 4 | 4 | 19 | 5 | 4 | 5 | 5 | 4 | 23 |
| 7 | 4 | 3 | 4 | 5 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 3 | 4 | 3 | 3 | 17 |
| 8 | 3 | 3 | 3 | 3 | 4 | 16 | 3 | 3 | 3 | 3 | 4 | 16 | 4 | 4 | 3 | 4 | 4 | 19 |
| 9 | 4 | 4 | 3 | 4 | 4 | 19 | 4 | 4 | 4 | 3 | 4 | 19 | 4 | 5 | 5 | 4 | 4 | 22 |
| 10 | 3 | 3 | 3 | 2 | 3 | 14 | 4 | 4 | 4 | 4 | 3 | 19 | 3 | 3 | 3 | 4 | 3 | 16 |
| 11 | 4 | 4 | 3 | 3 | 3 | 17 | 5 | 4 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 12 | 4 | 4 | 4 | 5 | 4 | 21 | 4 | 4 | 4 | 5 | 5 | 22 | 4 | 4 | 5 | 4 | 5 | 22 |
| 13 | 4 | 4 | 3 | 4 | 3 | 18 | 4 | 3 | 4 | 4 | 5 | 20 | 3 | 3 | 4 | 4 | 3 | 17 |
| 14 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 3 | 3 | 3 | 3 | 16 | 3 | 3 | 4 | 3 | 4 | 17 |
| 15 | 4 | 5 | 4 | 4 | 4 | 21 | 3 | 3 | 4 | 4 | 4 | 18 | 4 | 4 | 5 | 5 | 4 | 22 |
| 16 | 4 | 3 | 4 | 4 | 3 | 18 | 5 | 5 | 4 | 4 | 5 | 23 | 4 | 4 | 5 | 4 | 4 | 21 |
| 17 | 3 | 3 | 3 | 4 | 3 | 16 | 4 | 4 | 5 | 4 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 18 | 4 | 4 | 4 | 4 | 3 | 19 | 3 | 4 | 4 | 4 | 4 | 19 | 4 | 4 | 3 | 4 | 4 | 19 |
| 19 | 4 | 4 | 5 | 5 | 4 | 22 | 4 | 3 | 3 | 4 | 4 | 18 | 4 | 4 | 4 | 5 | 4 | 21 |
| 20 | 3 | 3 | 3 | 4 | 3 | 16 | 3 | 4 | 4 | 4 | 4 | 19 | 3 | 4 | 4 | 4 | 4 | 19 |
| 21 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 3 | 3 | 3 | 17 | 4 | 4 | 3 | 4 | 4 | 19 |
| 22 | 3 | 4 | 3 | 4 | 3 | 17 | 3 | 3 | 3 | 4 | 4 | 17 | 4 | 3 | 4 | 3 | 4 | 18 |
| 23 | 4 | 4 | 4 | 3 | 4 | 19 | 3 | 4 | 4 | 4 | 4 | 19 | 4 | 3 | 4 | 3 | 4 | 18 |
| 24 | 4 | 5 | 4 | 4 | 3 | 20 | 4 | 4 | 3 | 3 | 3 | 17 | 4 | 4 | 4 | 4 | 4 | 20 |
| 25 | 4 | 5 | 4 | 5 | 4 | 22 | 4 | 4 | 5 | 4 | 5 | 22 | 4 | 4 | 4 | 4 | 5 | 21 |
| 26 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 3 | 4 | 3 | 3 | 17 | 3 | 4 | 3 | 3 | 4 | 17 |
| 27 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 3 | 3 | 4 | 4 | 18 | 3 | 3 | 3 | 4 | 4 | 17 |
| 28 | 5 | 4 | 4 | 4 | 4 | 21 | 3 | 3 | 2 | 3 | 3 | 14 | 3 | 3 | 3 | 3 | 4 | 16 |
| 29 | 4 | 4 | 4 | 4 | 3 | 19 | 4 | 4 | 3 | 3 | 3 | 17 | 3 | 4 | 4 | 3 | 4 | 18 |
| 30 | 3 | 3 | 4 | 4 | 3 | 17 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 31 | 3 | 4 | 3 | 3 | 3 | 16 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 4 | 3 | 3 | 16 |
| 32 | 3 | 4 | 4 | 4 | 4 | 19 | 4 | 4 | 5 | 4 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 33 | 3 | 3 | 4 | 4 | 3 | 17 | 4 | 4 | 4 | 3 | 4 | 19 | 3 | 3 | 3 | 3 | 3 | 15 |
| 34 | 4 | 4 | 4 | 3 | 4 | 19 | 4 | 4 | 4 | 3 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 |
| 35 | 4 | 4 | 4 | 5 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 36 | 5 | 4 | 4 | 4 | 4 | 21 | 3 | 3 | 3 | 4 | 3 | 16 | 3 | 3 | 4 | 3 | 4 | 17 |
| 37 | 4 | 4 | 3 | 4 | 3 | 18 | 4 | 4 | 5 | 5 | 4 | 22 | 4 | 4 | 4 | 4 | 4 | 20 |
| 38 | 4 | 4 | 5 | 4 | 5 | 22 | 4 | 4 | 4 | 4 | 3 | 19 | 5 | 5 | 5 | 4 | 4 | 23 |
| 39 | 5 | 5 | 4 | 5 | 5 | 24 | 4 | 5 | 4 | 3 | 5 | 21 | 4 | 4 | 5 | 4 | 5 | 22 |
| 40 | 4 | 3 | 4 | 3 | 4 | 18 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 4 | 4 | 4 | 4 | 19 |
| 41 | 3 | 4 | 3 | 4 | 4 | 18 | 5 | 4 | 5 | 4 | 4 | 22 | 3 | 4 | 3 | 4 | 4 | 18 |
| 42 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 5 | 4 | 4 | 21 | 3 | 3 | 3 | 3 | 4 | 16 |
| 43 | 5 | 4 | 3 | 4 | 5 | 21 | 4 | 5 | 5 | 3 | 3 | 20 | 4 | 4 | 5 | 4 | 4 | 21 |
| 44 | 4 | 4 | 3 | 3 | 4 | 18 | 3 | 3 | 3 | 3 | 4 | 16 | 4 | 4 | 3 | 5 | 4 | 20 |
| 45 | 4 | 4 | 4 | 4 | 5 | 21 | 5 | 5 | 4 | 4 | 3 | 21 | 4 | 4 | 3 | 4 | 4 | 19 |
| 46 | 4 | 4 | 4 | 3 | 3 | 18 | 4 | 3 | 4 | 4 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 |
| 47 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 5 | 3 | 4 | 4 | 20 | 5 | 4 | 4 | 5 | 5 | 23 |
| 48 | 4 | 5 | 4 | 4 | 5 | 22 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 4 | 4 | 4 | 4 | 19 |
| 49 | 3 | 3 | 4 | 5 | 4 | 19 | 3 | 3 | 4 | 3 | 3 | 16 | 3 | 3 | 3 | 3 | 3 | 15 |
| 50 | 4 | 3 | 4 | 4 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 4 | 5 | 5 | 24 |

| | | | | | | | | | | | | | | | | | | |
|-----|---|---|---|---|---|----|---|---|---|---|---|----|---|---|---|---|---|----|
| 51 | 4 | 3 | 4 | 4 | 5 | 20 | 5 | 4 | 4 | 5 | 4 | 22 | 4 | 5 | 4 | 4 | 3 | 20 |
| 52 | 3 | 4 | 3 | 4 | 4 | 18 | 4 | 5 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 3 | 4 | 19 |
| 53 | 3 | 3 | 3 | 4 | 2 | 15 | 4 | 4 | 3 | 3 | 4 | 18 | 4 | 4 | 4 | 4 | 3 | 19 |
| 54 | 3 | 3 | 4 | 3 | 4 | 17 | 3 | 3 | 4 | 2 | 3 | 15 | 3 | 3 | 4 | 3 | 3 | 16 |
| 55 | 3 | 4 | 4 | 5 | 3 | 19 | 4 | 4 | 4 | 3 | 4 | 19 | 4 | 3 | 4 | 4 | 4 | 19 |
| 56 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 57 | 4 | 4 | 5 | 5 | 4 | 22 | 5 | 4 | 4 | 4 | 4 | 21 | 3 | 4 | 4 | 5 | 3 | 19 |
| 58 | 3 | 3 | 3 | 5 | 4 | 18 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 5 | 4 | 4 | 22 |
| 59 | 4 | 4 | 4 | 5 | 5 | 22 | 3 | 4 | 4 | 3 | 3 | 17 | 3 | 3 | 4 | 4 | 4 | 18 |
| 60 | 3 | 4 | 3 | 4 | 4 | 18 | 5 | 5 | 5 | 5 | 5 | 25 | 4 | 4 | 5 | 4 | 4 | 21 |
| 61 | 4 | 4 | 4 | 3 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 3 | 4 | 3 | 3 | 16 |
| 62 | 3 | 3 | 4 | 4 | 4 | 18 | 4 | 3 | 3 | 4 | 4 | 18 | 4 | 4 | 4 | 4 | 5 | 21 |
| 63 | 4 | 4 | 5 | 3 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 3 | 3 | 4 | 4 | 18 |
| 64 | 3 | 4 | 4 | 4 | 4 | 19 | 4 | 3 | 4 | 4 | 3 | 18 | 4 | 4 | 4 | 4 | 3 | 19 |
| 65 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 4 | 4 | 4 | 4 | 19 |
| 66 | 4 | 3 | 4 | 4 | 3 | 18 | 3 | 4 | 4 | 5 | 3 | 19 | 4 | 4 | 4 | 4 | 5 | 21 |
| 67 | 4 | 4 | 4 | 5 | 4 | 21 | 4 | 4 | 5 | 4 | 4 | 21 | 5 | 5 | 4 | 5 | 5 | 24 |
| 68 | 3 | 4 | 3 | 4 | 3 | 17 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 2 | 4 | 3 | 3 | 15 |
| 69 | 4 | 4 | 5 | 5 | 4 | 22 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 70 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 3 | 4 | 5 | 20 | 3 | 3 | 4 | 4 | 4 | 18 |
| 71 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 4 | 3 | 3 | 3 | 16 | 2 | 3 | 2 | 3 | 3 | 13 |
| 72 | 4 | 4 | 4 | 3 | 3 | 18 | 3 | 4 | 4 | 3 | 4 | 18 | 3 | 3 | 3 | 3 | 4 | 16 |
| 73 | 3 | 3 | 4 | 4 | 3 | 17 | 4 | 5 | 5 | 5 | 4 | 23 | 4 | 5 | 4 | 4 | 4 | 21 |
| 74 | 4 | 3 | 5 | 4 | 4 | 20 | 4 | 3 | 4 | 3 | 4 | 18 | 4 | 4 | 3 | 4 | 4 | 19 |
| 75 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 2 | 14 |
| 76 | 4 | 5 | 4 | 5 | 4 | 22 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 5 | 5 | 4 | 23 |
| 77 | 4 | 4 | 4 | 3 | 5 | 20 | 5 | 5 | 5 | 4 | 5 | 24 | 4 | 3 | 5 | 4 | 4 | 20 |
| 78 | 4 | 4 | 4 | 3 | 4 | 19 | 3 | 3 | 3 | 2 | 4 | 15 | 3 | 3 | 4 | 3 | 4 | 17 |
| 79 | 4 | 3 | 4 | 4 | 4 | 19 | 3 | 4 | 4 | 4 | 3 | 18 | 3 | 4 | 4 | 4 | 3 | 18 |
| 80 | 3 | 4 | 4 | 4 | 4 | 19 | 3 | 3 | 4 | 4 | 3 | 17 | 3 | 3 | 3 | 3 | 3 | 15 |
| 81 | 3 | 4 | 3 | 3 | 4 | 17 | 3 | 4 | 3 | 3 | 3 | 16 | 5 | 4 | 4 | 4 | 4 | 21 |
| 82 | 5 | 4 | 4 | 5 | 5 | 23 | 4 | 3 | 3 | 4 | 4 | 18 | 3 | 4 | 4 | 4 | 3 | 18 |
| 83 | 4 | 4 | 5 | 5 | 4 | 22 | 3 | 4 | 3 | 3 | 3 | 16 | 4 | 4 | 3 | 3 | 4 | 18 |
| 84 | 4 | 4 | 3 | 3 | 4 | 18 | 3 | 3 | 4 | 5 | 3 | 18 | 4 | 3 | 4 | 4 | 4 | 19 |
| 85 | 3 | 3 | 4 | 4 | 4 | 18 | 4 | 4 | 3 | 3 | 3 | 17 | 3 | 4 | 4 | 3 | 3 | 17 |
| 86 | 3 | 3 | 2 | 3 | 2 | 13 | 4 | 3 | 3 | 3 | 4 | 17 | 3 | 3 | 4 | 3 | 3 | 16 |
| 87 | 4 | 3 | 4 | 3 | 3 | 17 | 3 | 3 | 3 | 3 | 2 | 14 | 2 | 3 | 3 | 3 | 3 | 14 |
| 88 | 3 | 3 | 3 | 3 | 3 | 15 | 4 | 5 | 5 | 5 | 5 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |
| 89 | 3 | 3 | 4 | 3 | 4 | 17 | 3 | 3 | 3 | 3 | 4 | 16 | 4 | 4 | 3 | 4 | 4 | 19 |
| 90 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 5 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 3 | 19 |
| 91 | 4 | 3 | 3 | 5 | 4 | 19 | 3 | 3 | 4 | 3 | 4 | 17 | 5 | 5 | 4 | 4 | 5 | 23 |
| 92 | 4 | 4 | 3 | 4 | 3 | 18 | 5 | 4 | 5 | 5 | 4 | 23 | 4 | 4 | 4 | 5 | 4 | 21 |
| 93 | 4 | 4 | 5 | 5 | 4 | 22 | 5 | 4 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 3 | 4 | 19 |
| 94 | 3 | 4 | 4 | 5 | 4 | 20 | 4 | 3 | 3 | 4 | 3 | 17 | 3 | 4 | 4 | 4 | 4 | 19 |
| 95 | 4 | 5 | 4 | 4 | 4 | 21 | 3 | 3 | 3 | 3 | 4 | 16 | 3 | 2 | 4 | 3 | 4 | 16 |
| 96 | 3 | 3 | 3 | 3 | 2 | 14 | 4 | 5 | 4 | 4 | 5 | 22 | 3 | 3 | 3 | 3 | 4 | 16 |
| 97 | 4 | 3 | 3 | 3 | 4 | 17 | 5 | 4 | 5 | 5 | 4 | 23 | 4 | 3 | 4 | 4 | 4 | 19 |
| 98 | 3 | 4 | 3 | 4 | 3 | 17 | 4 | 3 | 4 | 4 | 3 | 18 | 4 | 5 | 3 | 4 | 4 | 20 |
| 99 | 4 | 3 | 4 | 3 | 4 | 18 | 4 | 4 | 4 | 3 | 3 | 18 | 4 | 4 | 5 | 4 | 4 | 21 |
| 100 | 4 | 4 | 4 | 3 | 4 | 19 | 4 | 5 | 5 | 5 | 4 | 23 | 4 | 3 | 4 | 4 | 4 | 19 |

Lampiran 5. Hasil Uji SPSS

1. Validitas dan Reliabilitas

a. Kredit Usaha Rakyat (X1)

I. Validitas

| | | Correlations | | | | | | | | | | | | | | TOTAL |
|-------|---------------------|--------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | X1.10 | X1.11 | X1.12 | X1.13 | X1.14 | |
| X1.1 | Pearson Correlation | 1 | ,597** | ,605** | ,409** | ,567** | ,507** | ,521** | ,461** | ,594** | ,551** | ,524** | ,441** | ,620** | ,540** | ,745** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.2 | Pearson Correlation | ,597** | 1 | ,619** | ,489** | ,579** | ,574** | ,493** | ,621** | ,557** | ,524** | ,569** | ,544** | ,537** | ,652** | ,787** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.3 | Pearson Correlation | ,605** | ,619** | 1 | ,471** | ,574** | ,628** | ,508** | ,612** | ,580** | ,538** | ,659** | ,451** | ,556** | ,584** | ,786** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.4 | Pearson Correlation | ,409** | ,489** | ,471** | 1 | ,521** | ,656** | ,434** | ,474** | ,470** | ,584** | ,513** | ,515** | ,531** | ,519** | ,712** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.5 | Pearson Correlation | ,567** | ,579** | ,574** | ,521** | 1 | ,598** | ,448** | ,515** | ,510** | ,590** | ,639** | ,359** | ,444** | ,573** | ,738** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.6 | Pearson Correlation | ,507** | ,574** | ,628** | ,656** | ,598** | 1 | ,591** | ,555** | ,538** | ,600** | ,635** | ,601** | ,524** | ,549** | ,801** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.7 | Pearson Correlation | ,521** | ,493** | ,508** | ,434** | ,448** | ,591** | 1 | ,511** | ,505** | ,569** | ,572** | ,494** | ,467** | ,545** | ,714** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.8 | Pearson Correlation | ,461** | ,621** | ,612** | ,474** | ,515** | ,555** | ,511** | 1 | ,544** | ,598** | ,571** | ,451** | ,576** | ,619** | ,763** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.9 | Pearson Correlation | ,594** | ,557** | ,580** | ,470** | ,510** | ,538** | ,505** | ,544** | 1 | ,581** | ,549** | ,609** | ,495** | ,705** | ,771** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.10 | Pearson Correlation | ,551** | ,524** | ,538** | ,584** | ,590** | ,600** | ,569** | ,598** | ,581** | 1 | ,559** | ,477** | ,591** | ,650** | ,787** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.11 | Pearson Correlation | ,524** | ,569** | ,659** | ,513** | ,639** | ,635** | ,572** | ,571** | ,549** | ,559** | 1 | ,551** | ,548** | ,567** | ,791** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.12 | Pearson Correlation | ,441** | ,544** | ,451** | ,515** | ,359** | ,601** | ,494** | ,451** | ,609** | ,477** | ,551** | 1 | ,507** | ,538** | ,706** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.13 | Pearson Correlation | ,620** | ,537** | ,556** | ,531** | ,444** | ,524** | ,467** | ,576** | ,495** | ,591** | ,548** | ,507** | 1 | ,566** | ,753** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| X1.14 | Pearson Correlation | ,540** | ,652** | ,564** | ,519** | ,573** | ,549** | ,545** | ,619** | ,705** | ,650** | ,567** | ,538** | ,566** | 1 | ,806** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL | Pearson Correlation | ,745** | ,787** | ,786** | ,712** | ,738** | ,801** | ,714** | ,763** | ,771** | ,787** | ,791** | ,706** | ,753** | ,808** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

II. Reliabel

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,944 | 14 |

b. E-Commerce (X2)

I. Validitas

| | | Correlations | | | | | |
|-------|---------------------|--------------|--------|--------|--------|--------|--------|
| | | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | TOTAL |
| X2.1 | Pearson Correlation | 1 | ,426** | ,381** | ,184 | ,483** | ,695** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,067 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.2 | Pearson Correlation | ,426** | 1 | ,229* | ,261** | ,334** | ,633** |
| | Sig. (2-tailed) | ,000 | | ,022 | ,009 | ,001 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.3 | Pearson Correlation | ,381** | ,229* | 1 | ,347** | ,438** | ,706** |
| | Sig. (2-tailed) | ,000 | ,022 | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.4 | Pearson Correlation | ,184 | ,261** | ,347** | 1 | ,285** | ,634** |
| | Sig. (2-tailed) | ,067 | ,009 | ,000 | | ,004 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X2.5 | Pearson Correlation | ,483** | ,334** | ,438** | ,285** | 1 | ,753** |
| | Sig. (2-tailed) | ,000 | ,001 | ,000 | ,004 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL | Pearson Correlation | ,695** | ,633** | ,706** | ,634** | ,753** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |

II. Reliabel

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,712 | 5 |

c. Inovasi Produk (X3)

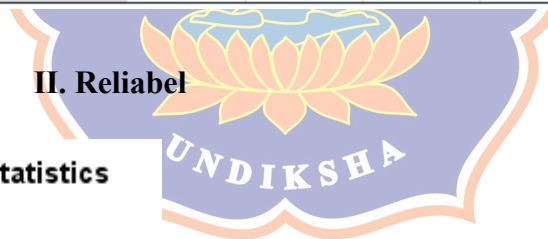
I. Validitas

| | | Correlations | | | | | |
|-------|---------------------|--------------|--------|--------|--------|--------|--------|
| | | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | TOTAL |
| X3.1 | Pearson Correlation | 1 | ,469** | ,461** | ,441** | ,414** | ,739** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.2 | Pearson Correlation | ,469** | 1 | ,536** | ,383** | ,402** | ,746** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.3 | Pearson Correlation | ,461** | ,536** | 1 | ,556** | ,397** | ,797** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.4 | Pearson Correlation | ,441** | ,383** | ,556** | 1 | ,399** | ,752** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| X3.5 | Pearson Correlation | ,414** | ,402** | ,397** | ,399** | 1 | ,697** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL | Pearson Correlation | ,739** | ,746** | ,797** | ,752** | ,697** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |

II. Reliabel

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,801 | 5 |



d. Pendapatan (Y)

I. Validitas

Correlations

| | | Y1 | Y2 | Y3 | Y4 | Y5 | TOTAL |
|-------|---------------------|--------|--------|--------|--------|--------|--------|
| Y1 | Pearson Correlation | 1 | ,554** | ,429** | ,594** | ,544** | ,843** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| Y2 | Pearson Correlation | ,554** | 1 | ,293** | ,558** | ,398** | ,759** |
| | Sig. (2-tailed) | ,000 | | ,003 | ,000 | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| Y3 | Pearson Correlation | ,429** | ,293** | 1 | ,366** | ,257** | ,636** |
| | Sig. (2-tailed) | ,000 | ,003 | | ,000 | ,010 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| Y4 | Pearson Correlation | ,594** | ,558** | ,366** | 1 | ,409** | ,785** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| Y5 | Pearson Correlation | ,544** | ,398** | ,257** | ,409** | 1 | ,691** |
| | Sig. (2-tailed) | ,000 | ,000 | ,010 | ,000 | | ,000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |
| TOTAL | Pearson Correlation | ,843** | ,759** | ,636** | ,785** | ,691** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 |

II. Reliabel

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,797 | 5 |

2. Statistik Deskriptif

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---------------------|-----|---------|---------|---------|----------------|
| Kredit Usaha Rakyat | 100 | 37,00 | 69,00 | 53,1200 | 7,78535 |
| E-Commerce | 100 | 13,00 | 24,00 | 18,9600 | 2,15519 |
| Inovasi Produk | 100 | 14,00 | 25,00 | 19,0800 | 2,45641 |
| Pendapatan | 100 | 13,00 | 24,00 | 19,0000 | 2,34413 |
| Valid N (listwise) | 100 | | | | |

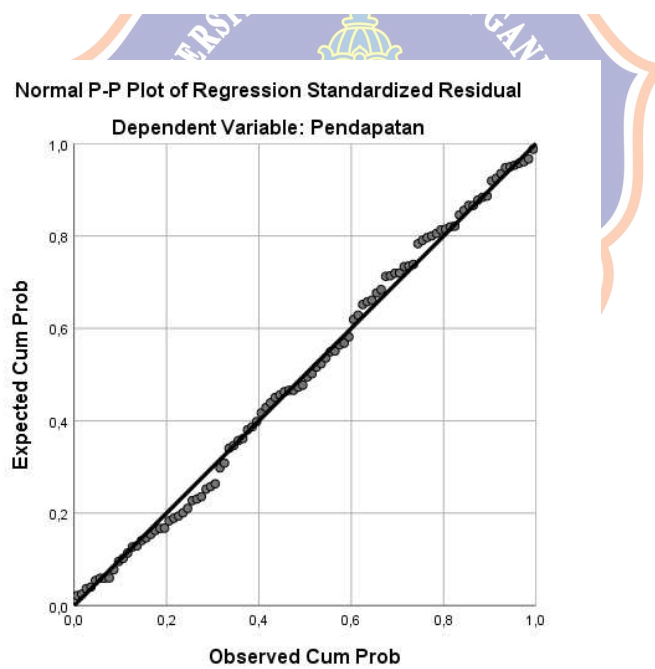
3. Uji Asumsi Klasik

a. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 100 |
| Normal Parameters ^{a,b} | Mean | ,0000000 |
| | Std. Deviation | 1,84113751 |
| Most Extreme Differences | Absolute | ,050 |
| | Positive | ,050 |
| | Negative | -,047 |
| Test Statistic | | ,050 |
| Asymp. Sig. (2-tailed) | | ,200 ^{c,d} |

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

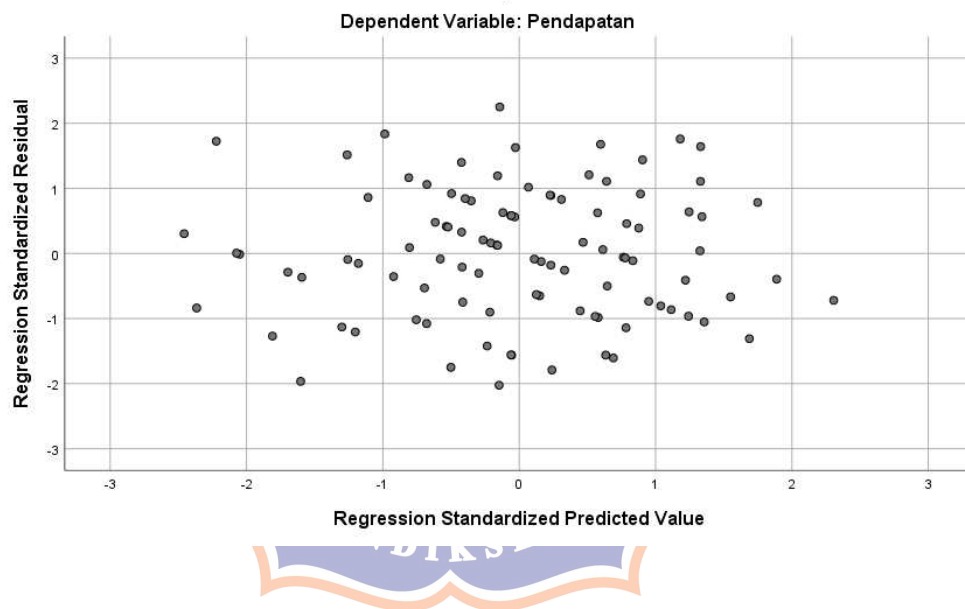


b. Uji Heterokedastisitas

Correlations

| | | | Kredit Usaha Rakyat (KUR) | E-Commerce | Inovasi Produk | Unstandardized Residual |
|----------------|---------------------------|-------------------------|---------------------------|------------|----------------|-------------------------|
| Spearman's rho | Kredit Usaha Rakyat (KUR) | Correlation Coefficient | 1,000 | -,048 | -,069 | -,028 |
| | | Sig. (2-tailed) | . | ,635 | ,493 | ,779 |
| | | N | 100 | 100 | 100 | 100 |
| | E-Commerce | Correlation Coefficient | -,048 | 1,000 | ,033 | -,068 |
| | | Sig. (2-tailed) | ,635 | . | ,747 | ,504 |
| | | N | 100 | 100 | 100 | 100 |
| | Inovasi Produk | Correlation Coefficient | -,069 | ,033 | 1,000 | ,013 |
| | | Sig. (2-tailed) | ,493 | ,747 | . | ,894 |
| | | N | 100 | 100 | 100 | 100 |
| | Unstandardized Residual | Correlation Coefficient | -,028 | -,068 | ,013 | 1,000 |
| | | Sig. (2-tailed) | ,779 | ,504 | ,894 | . |
| | | N | 100 | 100 | 100 | 100 |

Scatterplot



c. Uji Multikolonieritas

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|---------------------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | -,866 | 2,635 | | -,329 | ,743 | | |
| | Kredit Usaha Rakyat (KUR) | ,096 | ,024 | ,319 | 3,969 | ,000 | ,994 | 1,006 |
| | E-Commerce | ,352 | ,087 | ,323 | 4,024 | ,000 | ,995 | 1,005 |
| | Inovasi Produk | ,424 | ,077 | ,445 | 5,542 | ,000 | ,998 | 1,002 |

a. Dependent Variable: Pendapatan

4. Uji Hipotesis

a. Uji Koefisien Determinasi

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | ,619 ^a | ,383 | ,364 | 1,870 |

a. Predictors: (Constant), Inovasi Produk, E-Commerce, Kredit Usaha Rakyat (KUR)

b. Uji Regresi Linier Berganda

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|---------------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -,866 | 2,635 | | -,329 | ,743 |
| | Kredit Usaha Rakyat (KUR) | ,096 | ,024 | ,319 | 3,969 | ,000 |
| | E-Commerce | ,352 | ,087 | ,323 | 4,024 | ,000 |
| | Inovasi Produk | ,424 | ,077 | ,445 | 5,542 | ,000 |

a. Dependent Variable: Pendapatan

c. Uji F (Simultan)

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 208,411 | 3 | 69,470 | 19,873 | ,000 ^b |
| | Residual | 335,589 | 96 | 3,496 | | |
| | Total | 544,000 | 99 | | | |

a. Dependent Variable: Pendapatan

b. Predictors: (Constant), Inovasi Produk, E-Commerce, Kredit Usaha Rakyat (KUR)

d. Uji T (Partial)

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|---------------------------|-----------------------------|------------|----------------------|-------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | -,866 | 2,635 | | -,329 | ,743 |
| | Kredit Usaha Rakyat (KUR) | ,096 | ,024 | ,319 | 3,969 | ,000 |
| | E-Commerce | ,352 | ,087 | ,323 | 4,024 | ,000 |
| | Inovasi Produk | ,424 | ,077 | ,445 | 5,542 | ,000 |

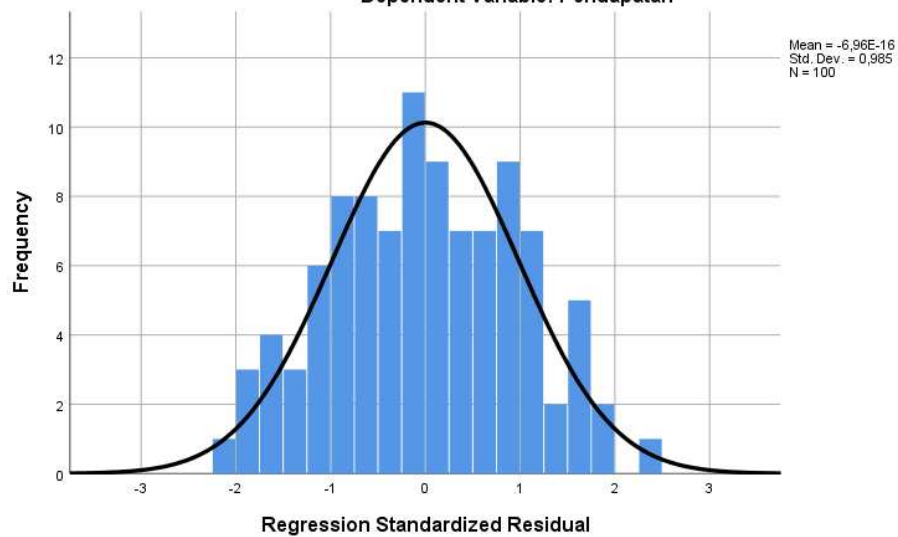
a. Dependent Variable: Pendapatan

5. Histogram



Histogram

Dependent Variable: Pendapatan



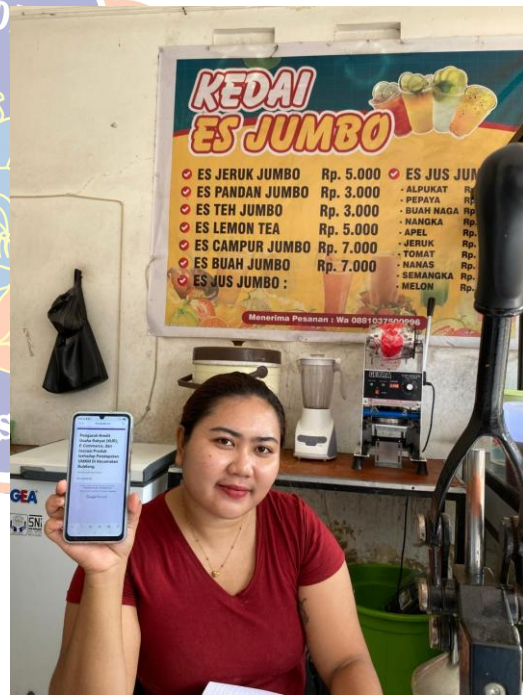
Lampiran 6. Dokumentasi











| KEDAI ES JUMBO | |
|-----------------|-----------|
| ES JERUK JUMBO | Rp. 5.000 |
| ES PANDAN JUMBO | Rp. 3.000 |
| ES TEH JUMBO | Rp. 3.000 |
| ES LEMON TEA | Rp. 5.000 |
| ES CAMPUR JUMBO | Rp. 7.000 |
| ES BUAH JUMBO | Rp. 7.000 |
| ES JUS JUMBO | |
| - ALPUKAT | Rp. |
| - PEPAJA | Rp. |
| - BUAH NAGA | Rp. |
| - MANGKA | Rp. |
| - JERUK | Rp. |
| - TOMBAT | Rp. |
| - NANAS | Rp. |
| - SEMANGKA | Rp. |
| - MELON | Rp. |

DONAT HADOM
DONAT UMUM SEMUA ORANG