

Lampiran 01. Daftar Nama Debitur Bermasalah

**Daftar Nama Debitur Bermasalah
Laporan Tahun 2018**

a. Pinjaman yang Kurang Lancar

| No | Nama | Pinjaman |
|--------------|--------------------|------------------------|
| 1 | Ketut Arnawa | Rp109,534,057 |
| 2 | Made Okanendri | Rp49,349,397 |
| 3 | Nyoman Suryadnyana | Rp42,120,283 |
| 4 | Ketut Suweta | Rp32,000,000 |
| 5 | Wayan Sidanta | Rp31,665,117 |
| 6 | Ketut Sukrana | Rp55,250,000 |
| 7 | Ketut Remawa | Rp131,934,957 |
| 8 | Nyoman Wiriasa | Rp13,788,906 |
| 9 | Nyoman Suyadnya | Rp17,668,000 |
| 10 | Ketut Nadri | Rp29,776,370 |
| 11 | Komang Remiati | Rp10,000,000 |
| 12 | Wayan Sucita | Rp11,776,639 |
| Total | | Rp. 534.863.726 |

b. Pinjaman Ragu-ragu

| No | Nama | Pinjaman |
|--------------|-----------------------------|----------------------|
| 1 | Made Mei Wijaya | Rp39,951,556 |
| 2 | Gede Suwendra | Rp45,779,238 |
| 3 | Ketut Yagin | Rp6,950,000 |
| 4 | Ketut Ginarsa | Rp4,400,000 |
| 5 | Made Wirka | Rp18,000,000 |
| 6 | Made Sukadana | Rp7,550,000 |
| 7 | Made Suterana | Rp80,000,000 |
| 8 | Gede Jayhendra | Rp28,000,000 |
| 9 | Putu Manik Artami | Rp18,526,824 |
| 10 | Komang Suyasa | Rp51,717,119 |
| 11 | Wayan Sujana | Rp4,997,500 |
| 12 | Putu Sumana | Rp2,500,000 |
| 13 | Gede Agus Oka | Rp10,250,000 |
| 14 | Ida Bagus Armaja | Rp1,500,000 |
| 15 | Gusti Mirah Ayu Parama Arta | Rp750,000 |
| 16 | Luh Suhendri Yani | Rp10,000,000 |
| 17 | Ketut Aryawan | Rp3,000,000 |
| 18 | Nyoman Suyasmini | Rp3,137,569 |
| Total | | Rp337,009,806 |

Lampiran 02. Kuesioner Penelitian

KUESIONER FAKTOR-FAKTOR YANG MEMPENGARUHI KREDIT BERMASALAH DI KOPERASI PEGAWAI NEGERI (KPN) SUSILA BHAKTI KECAMATAN SAWAN

I. Identitas Responden

Berisikan identitas responden, untuk ini bapak/ibu /saudara cukup mengisi kolom yang tersedia.

Nama Responden :

Umur :

Jenis kelamin :

Pekerjaan :

II. Petunjuk Pengisian Kuesioner :

Berilah tanda centang (√) pada salah satu jawaban pernyataan. Berikut ini adalah pernyataan mengenai faktor-faktor yang mempengaruhi kredit bermasalah di Koperasi Pegawai Negeri (KPN) Susila Bhakti.

| No | Pertanyaan | STS | TS | KS | S | SS |
|----|---|-----|----|----|---|----|
| 1 | Pemberian kredit masih berdasarkan kekeluargaan dan kedekatan | | | | | |
| 2 | Tidak melakukan analisis pemberian kredit dengan benar | | | | | |
| 3 | Mengesampingkan aturan-aturan yang berlaku | | | | | |
| 4 | Tidak melaksanakan proses wawancara dengan debitur | | | | | |
| 5 | Pengajuan berkas permohonan kredit tidak sesuai dengan standar operasional yang berlaku | | | | | |
| 6 | Tidak melaksanakan kunjungan ke objek jaminan debitur karena lebih banyak berasaskan kepercayaan saja | | | | | |
| 7 | Kurang berkalanya pengawas dalam melakukan | | | | | |

| | | | | | | |
|----|--|--|--|--|--|--|
| | evaluasi terhadap sistem koperasi | | | | | |
| 8 | Kurang pahamnya badan pengawas terhadap analisa keuangan koperasi | | | | | |
| 9 | Tidak memeriksa secara teliti terhadap berkas yang calon debitur | | | | | |
| 10 | Tidak melaksanakan tahap wawancara | | | | | |
| 11 | Kegagalan debitur dalam menjalankan usaha | | | | | |
| 12 | Kurangnya pengetahuan dan pengalaman debitur dalam mengelola kredit yang diterima | | | | | |
| 13 | Pekerjaan debitur yang tidak tetap | | | | | |
| 14 | Debitur kurang cakap dalam mengelola keuangan | | | | | |
| 15 | Debitur mengalami kecelakaan, perampokan, penipuan, debitur tersangkut pidana atau perdata. | | | | | |
| 16 | Debitur menderita penyakit keras | | | | | |
| 17 | Debitur mengalami kematian secara mendadak | | | | | |
| 18 | Debitur mengalami musibah bencana alam, seperti gagal panen, banjir, tanah longsor, gunung meletus, dan musim kemarau berkepanjangan | | | | | |
| 19 | Koperasi secara mudah memberikan kredit | | | | | |
| 20 | Penyalahgunaan sistem karena persaingan antar koperasi | | | | | |
| 21 | Kurang teliti dan transparan dalam pemberian kredit | | | | | |

Lampiran 03. Naskah Wawancara

WAWANCARA

UPAYA-UPAYA PENYELESAIAN KREDIT BERMASALAH DI KOPERASI PEGAWAI NEGERI (KPN) SUSILA BHAKTI KECAMATAN SAWAN

Nama :

Jabatan :

Pertanyaan yang berkaitan dengan tindakan preventif:

1. Bagaimana prosedur pemberian kredit yang akan disalurkan kepada nasabah?
2. Apakah semua nasabah menggunakan jaminan ketika mengajukan kredit?
3. Bagaimana tindakan jika ada nasabah yang mengajukan kredit yang tidak sesuai dengan nilai jaminan?
4. Apakah pihak pengurus koperasi selalu mengecek kelapangan bagaimana kondisi perekonomian nasabah yang hendak mengajukan kredit?
5. Apakah pihak pengurus koperasi menanyakan dengan jelas apa tujuan nasabah ketika mengajukan kredit?

Pertanyaan yang berkaitan dengan tindakan korektif:

1. Bagaimana tindakan yang diambil pihak pengurus koperasi ketika kredit yang disalurkan mengalami macet?
2. Apa sanksi yang diterima nasabah yang mengalami kredit macet?
3. Apa solusi yang diberikan pihak pengurus koperasi terhadap nasabah yang mengalami kredit macet?
4. Apa penyebab kredit yang disalurkan ke nasabah mengalami macet?
5. Berapa persenkah kredit bermasalah di koperasi ini dapat diselesaikan sampai tahun 2020?

Lampiran 04. Ringkasan Hasil Uji Validitas dan Reliabilitas

1. Hasil Ringkasan Uji Validitas

| Pertanyaan | Nilai Pearson Corellation | Keputusan |
|------------|---------------------------|-----------|
| X1.1 | 0,366 > 0,34 | Valid |
| X1.2 | 0,502 > 0,34 | Valid |
| X1.3 | 0,480 > 0,34 | Valid |
| X2.1 | 0,485 > 0,34 | Valid |
| X2.2 | 0,480 > 0,34 | Valid |
| X2.3 | 0,421 > 0,34 | Valid |
| X3.1 | 0,372 > 0,34 | Valid |
| X3.2 | 0,367 > 0,34 | Valid |
| X3.3 | 0,419 > 0,34 | Valid |
| X3.4 | 0,366 > 0,34 | Valid |
| X4.1 | 0,419 > 0,34 | Valid |
| X4.2 | 0,436 > 0,34 | Valid |
| X4.3 | 0,482 > 0,34 | Valid |
| X4.4 | 0,419 > 0,34 | Valid |
| X5.1 | 0,480 > 0,34 | Valid |
| X5.2 | 0,482 > 0,34 | Valid |
| X5.3 | 0,482 > 0,34 | Valid |
| X5.4 | 0,419 > 0,34 | Valid |
| X6.1 | 0,425 > 0,34 | Valid |
| X6.2 | 0,561 > 0,34 | Valid |
| X6.3 | 0,366 > 0,34 | Valid |

2. Hasil Ringkasan Uji Reliabilitas

| Pertanyaan | Nilai Cronbach's Alpha | Keputusan |
|------------|------------------------|-----------|
| X1.1 | 0,807 > 0,60 | Reliabel |
| X1.2 | 0,806 > 0,60 | Reliabel |
| X1.3 | 0,800 > 0,60 | Reliabel |
| X2.1 | 0,807 > 0,60 | Reliabel |
| X2.2 | 0,800 > 0,60 | Reliabel |
| X2.3 | 0,807 > 0,60 | Reliabel |
| X3.1 | 0,805 > 0,60 | Reliabel |
| X3.2 | 0,808 > 0,60 | Reliabel |
| X3.3 | 0,803 > 0,60 | Reliabel |
| X3.4 | 0,807 > 0,60 | Reliabel |
| X4.1 | 0,803 > 0,60 | Reliabel |
| X4.2 | 0,807 > 0,60 | Reliabel |
| X4.3 | 0,801 > 0,60 | Reliabel |
| X4.4 | 0,803 > 0,60 | Reliabel |
| X5.1 | 0,800 > 0,60 | Reliabel |
| X5.2 | 0,801 > 0,60 | Reliabel |
| X5.3 | 0,801 > 0,60 | Reliabel |
| X5.4 | 0,803 > 0,60 | Reliabel |
| X6.1 | 0,805 > 0,60 | Reliabel |
| X6.2 | 0,800 > 0,60 | Reliabel |
| X6.3 | 0,807 > 0,60 | Reliabel |

Lampiran 5 Rekapitan Hasil Sebaran Kuisioner

| Campur Tangan yang Berlebihan dalam Keputusan Kredit | | | |
|--|------|------|------|
| Resp | X1.1 | X1.2 | X1.3 |
| 1 | 5 | 4 | 4 |
| 2 | 5 | 4 | 4 |
| 3 | 5 | 5 | 4 |
| 4 | 5 | 5 | 4 |
| 5 | 5 | 5 | 3 |
| 6 | 5 | 5 | 4 |
| 7 | 5 | 5 | 4 |
| 8 | 5 | 5 | 4 |
| 9 | 4 | 5 | 4 |
| 10 | 4 | 5 | 3 |
| 11 | 5 | 5 | 5 |
| 12 | 5 | 4 | 5 |
| 13 | 4 | 4 | 5 |
| 14 | 4 | 5 | 5 |
| 15 | 4 | 5 | 5 |
| 16 | 4 | 5 | 5 |
| 17 | 5 | 5 | 5 |
| 18 | 5 | 5 | 3 |
| 19 | 5 | 5 | 4 |
| 20 | 5 | 5 | 4 |
| 21 | 5 | 5 | 4 |
| 22 | 5 | 4 | 4 |
| 23 | 5 | 4 | 4 |
| 24 | 5 | 5 | 4 |
| 25 | 5 | 5 | 4 |
| 26 | 4 | 5 | 4 |
| 27 | 4 | 5 | 4 |
| 28 | 5 | 5 | 4 |
| 29 | 5 | 5 | 5 |
| 30 | 4 | 5 | 5 |

| Penyimpangan dalam Pelaksanaan Prosedur Perkreditan | | | |
|---|------|------|------|
| Resp | X2.1 | X2.2 | X2.3 |
| 1 | 5 | 4 | 5 |
| 2 | 5 | 4 | 5 |
| 3 | 5 | 5 | 5 |
| 4 | 5 | 5 | 5 |
| 5 | 5 | 5 | 5 |
| 6 | 5 | 5 | 5 |
| 7 | 5 | 5 | 5 |
| 8 | 3 | 5 | 3 |
| 9 | 4 | 5 | 4 |
| 10 | 4 | 5 | 4 |
| 11 | 4 | 5 | 4 |
| 12 | 4 | 4 | 4 |
| 13 | 4 | 4 | 4 |
| 14 | 5 | 5 | 5 |
| 15 | 5 | 5 | 5 |
| 16 | 5 | 5 | 5 |
| 17 | 5 | 5 | 5 |
| 18 | 5 | 5 | 5 |
| 19 | 5 | 5 | 4 |
| 20 | 5 | 5 | 4 |
| 21 | 5 | 5 | 5 |
| 22 | 4 | 5 | 5 |
| 23 | 4 | 5 | 5 |
| 24 | 4 | 4 | 5 |
| 25 | 4 | 4 | 5 |
| 26 | 4 | 5 | 5 |
| 27 | 5 | 5 | 5 |
| 28 | 5 | 3 | 5 |
| 29 | 4 | 4 | 5 |
| 30 | 4 | 5 | 4 |

| Kurangnya Pengawasan dari Badan Pengawas Koperasi | | | | |
|--|------|------|------|------|
| Resp | X3.1 | X3.2 | X3.3 | X3.4 |
| 1 | 4 | 4 | 4 | 4 |
| 2 | 4 | 4 | 4 | 4 |
| 3 | 4 | 5 | 4 | 4 |
| 4 | 4 | 5 | 4 | 4 |
| 5 | 4 | 5 | 4 | 4 |
| 6 | 4 | 5 | 4 | 4 |
| 7 | 5 | 5 | 5 | 5 |
| 8 | 5 | 5 | 5 | 5 |
| 9 | 5 | 5 | 5 | 5 |
| 10 | 5 | 5 | 5 | 5 |
| 11 | 5 | 5 | 5 | 5 |
| 12 | 5 | 4 | 5 | 5 |
| 13 | 5 | 4 | 5 | 4 |
| 14 | 5 | 5 | 5 | 4 |
| 15 | 5 | 5 | 5 | 4 |
| 16 | 4 | 5 | 4 | 4 |
| 17 | 4 | 5 | 4 | 4 |
| 18 | 5 | 5 | 5 | 4 |
| 19 | 5 | 5 | 5 | 3 |
| 20 | 5 | 5 | 5 | 3 |
| 21 | 5 | 5 | 5 | 4 |
| 22 | 5 | 3 | 4 | 4 |
| 23 | 5 | 4 | 4 | 5 |
| 24 | 5 | 4 | 5 | 5 |
| 25 | 4 | 3 | 5 | 5 |
| 26 | 4 | 3 | 5 | 5 |
| 27 | 5 | 4 | 5 | 5 |
| 28 | 4 | 4 | 5 | 4 |
| 29 | 4 | 4 | 5 | 4 |
| 30 | 4 | 5 | 5 | 4 |

| Kegagalan Usaha Debitur | | | | |
|--------------------------------|------|------|------|------|
| Resp | X4.1 | X4.2 | X4.3 | X4.4 |
| 1 | 3 | 4 | 2 | 5 |
| 2 | 3 | 4 | 2 | 5 |
| 3 | 3 | 5 | 2 | 5 |
| 4 | 3 | 5 | 2 | 5 |
| 5 | 3 | 5 | 2 | 4 |
| 6 | 3 | 5 | 2 | 4 |
| 7 | 2 | 5 | 2 | 5 |
| 8 | 1 | 5 | 2 | 5 |
| 9 | 4 | 5 | 2 | 5 |
| 10 | 4 | 5 | 3 | 5 |
| 11 | 4 | 5 | 3 | 5 |
| 12 | 4 | 4 | 3 | 5 |
| 13 | 4 | 4 | 3 | 5 |
| 14 | 4 | 5 | 3 | 5 |
| 15 | 4 | 5 | 4 | 4 |
| 16 | 4 | 5 | 4 | 4 |
| 17 | 3 | 5 | 4 | 4 |
| 18 | 3 | 5 | 4 | 5 |
| 19 | 3 | 5 | 3 | 5 |
| 20 | 3 | 5 | 4 | 5 |
| 21 | 3 | 5 | 4 | 5 |
| 22 | 3 | 4 | 5 | 5 |
| 23 | 3 | 4 | 3 | 5 |
| 24 | 3 | 5 | 3 | 5 |
| 25 | 3 | 5 | 3 | 4 |
| 26 | 3 | 5 | 2 | 5 |
| 27 | 3 | 5 | 2 | 5 |
| 28 | 3 | 5 | 2 | 5 |
| 29 | 3 | 4 | 2 | 5 |
| 30 | 3 | 4 | 2 | 5 |

| Musibah Terhadap Debitur | | | | |
|---------------------------------|------|------|------|------|
| Resp | X5.1 | X5.2 | X5.3 | X5.4 |
| 1 | 3 | 4 | 3 | 3 |
| 2 | 3 | 4 | 3 | 2 |
| 3 | 3 | 4 | 4 | 2 |
| 4 | 3 | 4 | 4 | 2 |
| 5 | 3 | 4 | 4 | 3 |
| 6 | 3 | 4 | 4 | 3 |
| 7 | 3 | 3 | 4 | 2 |
| 8 | 3 | 3 | 4 | 2 |
| 9 | 3 | 3 | 4 | 3 |
| 10 | 2 | 3 | 4 | 4 |
| 11 | 2 | 3 | 4 | 4 |
| 12 | 2 | 3 | 4 | 4 |
| 13 | 3 | 3 | 4 | 3 |
| 14 | 3 | 3 | 4 | 4 |
| 15 | 2 | 4 | 4 | 4 |
| 16 | 2 | 5 | 4 | 4 |
| 17 | 3 | 5 | 4 | 3 |
| 18 | 4 | 5 | 3 | 2 |
| 19 | 4 | 4 | 3 | 2 |
| 20 | 4 | 4 | 2 | 2 |
| 21 | 3 | 5 | 3 | 2 |
| 22 | 2 | 5 | 3 | 3 |
| 23 | 3 | 4 | 3 | 3 |
| 24 | 4 | 4 | 3 | 2 |
| 25 | 4 | 3 | 4 | 2 |
| 26 | 3 | 3 | 4 | 3 |
| 27 | 3 | 4 | 4 | 4 |
| 28 | 4 | 4 | 4 | 4 |
| 29 | 4 | 4 | 4 | 3 |
| 30 | 4 | 4 | 4 | 4 |

| Pemanfaatan Iklim Persaingan yang Tidak Sehat | | | |
|--|------|------|------|
| Resp | X6.1 | X6.2 | X6.3 |
| 1 | 4 | 4 | 4 |
| 2 | 4 | 4 | 4 |
| 3 | 5 | 4 | 4 |
| 4 | 5 | 4 | 4 |
| 5 | 5 | 4 | 4 |
| 6 | 5 | 3 | 4 |
| 7 | 5 | 3 | 5 |
| 8 | 5 | 3 | 5 |
| 9 | 5 | 3 | 5 |
| 10 | 5 | 5 | 5 |
| 11 | 5 | 5 | 5 |
| 12 | 4 | 5 | 5 |
| 13 | 4 | 4 | 5 |
| 14 | 5 | 4 | 5 |
| 15 | 5 | 5 | 5 |
| 16 | 5 | 5 | 4 |
| 17 | 5 | 5 | 4 |
| 18 | 5 | 5 | 5 |
| 19 | 5 | 5 | 5 |
| 20 | 5 | 5 | 5 |
| 21 | 5 | 5 | 5 |
| 22 | 5 | 5 | 5 |
| 23 | 5 | 5 | 5 |
| 24 | 5 | 5 | 5 |
| 25 | 5 | 5 | 5 |
| 26 | 5 | 5 | 5 |
| 27 | 4 | 5 | 5 |
| 28 | 4 | 4 | 5 |
| 29 | 5 | 4 | 5 |
| 30 | 5 | 5 | 5 |

Lampiran 06. Rekapitan Data Ordinal ke Interval

| Campur Tangan yang Berlebihan dalam Keputusan Kredit | | | | Total | Penyimpangan dalam Pelaksanaan Prosedur Perkreditan | | | | Total |
|--|------|------|------|-------|---|------|------|------|-------|
| Resp | X1.1 | X1.2 | X1.3 | | Resp | X2.1 | X2.2 | X2.3 | |
| 1 | 2.65 | 1.00 | 2.44 | 6.09 | 1 | 3.93 | 2.08 | 3.73 | 9.73 |
| 2 | 2.65 | 1.00 | 2.44 | 6.09 | 2 | 3.93 | 2.08 | 3.73 | 9.73 |
| 3 | 2.65 | 2.79 | 2.44 | 7.88 | 3 | 3.93 | 3.62 | 3.73 | 11.28 |
| 4 | 2.65 | 2.79 | 2.44 | 7.88 | 4 | 3.93 | 3.62 | 3.73 | 11.28 |
| 5 | 2.65 | 2.79 | 1.00 | 6.44 | 5 | 3.93 | 3.62 | 3.73 | 11.28 |
| 6 | 2.65 | 2.79 | 2.44 | 7.88 | 6 | 3.93 | 3.62 | 3.73 | 11.28 |
| 7 | 2.65 | 2.79 | 2.44 | 7.88 | 7 | 3.93 | 3.62 | 3.73 | 11.28 |
| 8 | 2.65 | 2.79 | 2.44 | 7.88 | 8 | 1.00 | 3.62 | 1.00 | 5.62 |
| 9 | 1.00 | 2.79 | 2.44 | 6.23 | 9 | 2.44 | 3.62 | 2.21 | 8.28 |
| 10 | 1.00 | 2.79 | 1.00 | 4.79 | 10 | 2.44 | 3.62 | 2.21 | 8.28 |
| 11 | 2.65 | 2.79 | 3.88 | 9.31 | 11 | 2.44 | 3.62 | 2.21 | 8.28 |
| 12 | 2.65 | 1.00 | 3.88 | 7.53 | 12 | 2.44 | 2.08 | 2.21 | 6.73 |
| 13 | 1.00 | 1.00 | 3.88 | 5.88 | 13 | 2.44 | 2.08 | 2.21 | 6.73 |
| 14 | 1.00 | 2.79 | 3.88 | 7.67 | 14 | 3.93 | 3.62 | 3.73 | 11.28 |
| 15 | 1.00 | 2.79 | 3.88 | 7.67 | 15 | 3.93 | 3.62 | 3.73 | 11.28 |
| 16 | 1.00 | 2.79 | 3.88 | 7.67 | 16 | 3.93 | 3.62 | 3.73 | 11.28 |
| 17 | 2.65 | 2.79 | 3.88 | 9.31 | 17 | 3.93 | 3.62 | 3.73 | 11.28 |
| 18 | 2.65 | 2.79 | 1.00 | 6.44 | 18 | 3.93 | 3.62 | 3.73 | 11.28 |
| 19 | 2.65 | 2.79 | 2.44 | 7.88 | 19 | 3.93 | 3.62 | 2.21 | 9.77 |
| 20 | 2.65 | 2.79 | 2.44 | 7.88 | 20 | 3.93 | 3.62 | 2.21 | 9.77 |
| 21 | 2.65 | 2.79 | 2.44 | 7.88 | 21 | 3.93 | 3.62 | 3.73 | 11.28 |
| 22 | 2.65 | 1.00 | 2.44 | 6.09 | 22 | 2.44 | 3.62 | 3.73 | 9.79 |
| 23 | 2.65 | 1.00 | 2.44 | 6.09 | 23 | 2.44 | 3.62 | 3.73 | 9.79 |
| 24 | 2.65 | 2.79 | 2.44 | 7.88 | 24 | 2.44 | 2.08 | 3.73 | 8.24 |
| 25 | 2.65 | 2.79 | 2.44 | 7.88 | 25 | 2.44 | 2.08 | 3.73 | 8.24 |
| 26 | 1.00 | 2.79 | 2.44 | 6.23 | 26 | 2.44 | 3.62 | 3.73 | 9.79 |
| 27 | 1.00 | 2.79 | 2.44 | 6.23 | 27 | 3.93 | 3.62 | 3.73 | 11.28 |
| 28 | 2.65 | 2.79 | 2.44 | 7.88 | 28 | 3.93 | 1.00 | 3.73 | 8.66 |
| 29 | 2.65 | 2.79 | 3.88 | 9.31 | 29 | 2.44 | 2.08 | 3.73 | 8.24 |
| 30 | 1.00 | 2.79 | 3.88 | 7.67 | 30 | 2.44 | 3.62 | 2.21 | 8.28 |

| Kurangnya Pengawasan dari Badan Pengawas Koperasi | | | | | Total | Kegagalan Usaha Debitur | | | | | Total |
|---|------|------|------|------|-------|-------------------------|------|------|------|------|-------|
| Resp | X3.1 | X3.2 | X3.3 | X3.4 | | Resp | X4.1 | X4.2 | X4.3 | X4.4 | |
| 1 | 1.00 | 2.01 | 1.00 | 2.48 | 6.49 | 1 | 2.91 | 1.00 | 1.00 | 2.74 | 7.65 |
| 2 | 1.00 | 2.01 | 1.00 | 2.48 | 6.49 | 2 | 2.91 | 1.00 | 1.00 | 2.74 | 7.65 |
| 3 | 1.00 | 3.35 | 1.00 | 2.48 | 7.83 | 3 | 2.91 | 2.70 | 1.00 | 2.74 | 9.35 |
| 4 | 1.00 | 3.35 | 1.00 | 2.48 | 7.83 | 4 | 2.91 | 2.70 | 1.00 | 2.74 | 9.35 |
| 5 | 1.00 | 3.35 | 1.00 | 2.48 | 7.83 | 5 | 2.91 | 2.70 | 1.00 | 1.00 | 7.61 |
| 6 | 1.00 | 3.35 | 1.00 | 2.48 | 7.83 | 6 | 2.91 | 2.70 | 1.00 | 1.00 | 7.61 |
| 7 | 2.61 | 3.35 | 2.65 | 3.93 | 12.54 | 7 | 1.58 | 2.70 | 1.00 | 2.74 | 8.02 |
| 8 | 2.61 | 3.35 | 2.65 | 3.93 | 12.54 | 8 | 1.00 | 2.70 | 1.00 | 2.74 | 7.44 |
| 9 | 2.61 | 3.35 | 2.65 | 3.93 | 12.54 | 9 | 4.43 | 2.70 | 1.00 | 2.74 | 10.87 |
| 10 | 2.61 | 3.35 | 2.65 | 3.93 | 12.54 | 10 | 4.43 | 2.70 | 2.15 | 2.74 | 12.02 |
| 11 | 2.61 | 3.35 | 2.65 | 3.93 | 12.54 | 11 | 4.43 | 2.70 | 2.15 | 2.74 | 12.02 |
| 12 | 2.61 | 2.01 | 2.65 | 3.93 | 11.19 | 12 | 4.43 | 1.00 | 2.15 | 2.74 | 10.32 |
| 13 | 2.61 | 2.01 | 2.65 | 2.48 | 9.74 | 13 | 4.43 | 1.00 | 2.15 | 2.74 | 10.32 |
| 14 | 2.61 | 3.35 | 2.65 | 2.48 | 11.08 | 14 | 4.43 | 2.70 | 2.15 | 2.74 | 12.02 |
| 15 | 2.61 | 3.35 | 2.65 | 2.48 | 11.08 | 15 | 4.43 | 2.70 | 3.02 | 1.00 | 11.15 |
| 16 | 1.00 | 3.35 | 1.00 | 2.48 | 7.83 | 16 | 4.43 | 2.70 | 3.02 | 1.00 | 11.15 |
| 17 | 1.00 | 3.35 | 1.00 | 2.48 | 7.83 | 17 | 2.91 | 2.70 | 3.02 | 1.00 | 9.63 |
| 18 | 2.61 | 3.35 | 2.65 | 2.48 | 11.08 | 18 | 2.91 | 2.70 | 3.02 | 2.74 | 11.37 |
| 19 | 2.61 | 3.35 | 2.65 | 1.00 | 9.61 | 19 | 2.91 | 2.70 | 2.15 | 2.74 | 10.50 |
| 20 | 2.61 | 3.35 | 2.65 | 1.00 | 9.61 | 20 | 2.91 | 2.70 | 3.02 | 2.74 | 11.37 |
| 21 | 2.61 | 3.35 | 2.65 | 2.48 | 11.08 | 21 | 2.91 | 2.70 | 3.02 | 2.74 | 11.37 |
| 22 | 2.61 | 1.00 | 1.00 | 2.48 | 7.08 | 22 | 2.91 | 1.00 | 4.10 | 2.74 | 10.74 |
| 23 | 2.61 | 2.01 | 1.00 | 3.93 | 9.55 | 23 | 2.91 | 1.00 | 2.15 | 2.74 | 8.80 |
| 24 | 2.61 | 2.01 | 2.65 | 3.93 | 11.19 | 24 | 2.91 | 2.70 | 2.15 | 2.74 | 10.50 |
| 25 | 1.00 | 1.00 | 2.65 | 3.93 | 8.58 | 25 | 2.91 | 2.70 | 2.15 | 1.00 | 8.76 |
| 26 | 1.00 | 1.00 | 2.65 | 3.93 | 8.58 | 26 | 2.91 | 2.70 | 1.00 | 2.74 | 9.35 |
| 27 | 2.61 | 2.01 | 2.65 | 3.93 | 11.19 | 27 | 2.91 | 2.70 | 1.00 | 2.74 | 9.35 |
| 28 | 1.00 | 2.01 | 2.65 | 2.48 | 8.14 | 28 | 2.91 | 2.70 | 1.00 | 2.74 | 9.35 |
| 29 | 1.00 | 2.01 | 2.65 | 2.48 | 8.14 | 29 | 2.91 | 1.00 | 1.00 | 2.74 | 7.65 |
| 30 | 1.00 | 3.35 | 2.65 | 2.48 | 9.48 | 30 | 2.91 | 1.00 | 1.00 | 2.74 | 7.65 |

| Musibah Terhadap Debitur | | | | | Total | Pemanfaatan Iklim Persaingan yang Tidak Sehat | | | | Total |
|--------------------------|------|------|------|------|-------|--|------|------|------|-------|
| Resp | X5.1 | X5.2 | X5.3 | X5.4 | | Resp | X6.1 | X6.2 | X6.3 | |
| 1 | 2.29 | 2.30 | 2.15 | 1.00 | 7.73 | 1 | 1.00 | 1.98 | 1.00 | 3.98 |
| 2 | 2.29 | 2.30 | 2.15 | 1.00 | 7.73 | 2 | 1.00 | 1.98 | 1.00 | 3.98 |
| 3 | 2.29 | 2.30 | 3.68 | 1.00 | 9.26 | 3 | 2.79 | 1.98 | 1.00 | 5.77 |
| 4 | 2.29 | 2.30 | 3.68 | 1.00 | 9.26 | 4 | 2.79 | 1.98 | 1.00 | 5.77 |
| 5 | 2.29 | 2.30 | 3.68 | 2.09 | 10.36 | 5 | 2.79 | 1.98 | 1.00 | 5.77 |
| 6 | 2.29 | 2.30 | 3.68 | 2.09 | 10.36 | 6 | 2.79 | 1.00 | 1.00 | 4.79 |
| 7 | 2.29 | 1.00 | 3.68 | 1.00 | 7.96 | 7 | 2.79 | 1.00 | 2.70 | 6.49 |
| 8 | 2.29 | 1.00 | 3.68 | 1.00 | 7.96 | 8 | 2.79 | 1.00 | 2.70 | 6.49 |
| 9 | 2.29 | 1.00 | 3.68 | 2.09 | 9.05 | 9 | 2.79 | 1.00 | 2.70 | 6.49 |
| 10 | 1.00 | 1.00 | 3.68 | 3.14 | 8.82 | 10 | 2.79 | 3.26 | 2.70 | 8.75 |
| 11 | 1.00 | 1.00 | 3.68 | 3.14 | 8.82 | 11 | 2.79 | 3.26 | 2.70 | 8.75 |
| 12 | 1.00 | 1.00 | 3.68 | 3.14 | 8.82 | 12 | 1.00 | 3.26 | 2.70 | 6.96 |
| 13 | 2.29 | 1.00 | 3.68 | 2.09 | 9.05 | 13 | 1.00 | 1.98 | 2.70 | 5.69 |
| 14 | 2.29 | 1.00 | 3.68 | 3.14 | 10.10 | 14 | 2.79 | 1.98 | 2.70 | 7.48 |
| 15 | 1.00 | 2.30 | 3.68 | 3.14 | 10.12 | 15 | 2.79 | 3.26 | 2.70 | 8.75 |
| 16 | 1.00 | 3.55 | 3.68 | 3.14 | 11.36 | 16 | 2.79 | 3.26 | 1.00 | 7.05 |
| 17 | 2.29 | 3.55 | 3.68 | 2.09 | 11.60 | 17 | 2.79 | 3.26 | 1.00 | 7.05 |
| 18 | 3.59 | 3.55 | 2.15 | 1.00 | 10.29 | 18 | 2.79 | 3.26 | 2.70 | 8.75 |
| 19 | 3.59 | 2.30 | 2.15 | 1.00 | 9.04 | 19 | 2.79 | 3.26 | 2.70 | 8.75 |
| 20 | 3.59 | 2.30 | 1.00 | 1.00 | 7.89 | 20 | 2.79 | 3.26 | 2.70 | 8.75 |
| 21 | 2.29 | 3.55 | 2.15 | 1.00 | 8.98 | 21 | 2.79 | 3.26 | 2.70 | 8.75 |
| 22 | 1.00 | 3.55 | 2.15 | 2.09 | 8.79 | 22 | 2.79 | 3.26 | 2.70 | 8.75 |
| 23 | 2.29 | 2.30 | 2.15 | 2.09 | 8.83 | 23 | 2.79 | 3.26 | 2.70 | 8.75 |
| 24 | 3.59 | 2.30 | 2.15 | 1.00 | 9.04 | 24 | 2.79 | 3.26 | 2.70 | 8.75 |
| 25 | 3.59 | 1.00 | 3.68 | 1.00 | 9.27 | 25 | 2.79 | 3.26 | 2.70 | 8.75 |
| 26 | 2.29 | 1.00 | 3.68 | 2.09 | 9.05 | 26 | 2.79 | 3.26 | 2.70 | 8.75 |
| 27 | 2.29 | 2.30 | 3.68 | 3.14 | 11.41 | 27 | 1.00 | 3.26 | 2.70 | 6.96 |
| 28 | 3.59 | 2.30 | 3.68 | 3.14 | 12.71 | 28 | 1.00 | 1.98 | 2.70 | 5.69 |
| 29 | 3.59 | 2.30 | 3.68 | 2.09 | 11.66 | 29 | 2.79 | 1.98 | 2.70 | 7.48 |
| 30 | 3.59 | 2.30 | 3.68 | 3.14 | 12.71 | 30 | 2.79 | 3.26 | 2.70 | 8.75 |

Lampiran 07. Ringkasan Data Analisis Faktor

| X1 | X2 | X3 | X4 | X5 | X6 |
|------|-------|-------|-------|-------|------|
| 6.09 | 9.73 | 6.49 | 7.65 | 7.73 | 3.98 |
| 6.09 | 9.73 | 6.49 | 7.65 | 7.73 | 3.98 |
| 7.88 | 11.28 | 7.83 | 9.35 | 9.26 | 5.77 |
| 7.88 | 11.28 | 7.83 | 9.35 | 9.26 | 5.77 |
| 6.44 | 11.28 | 7.83 | 7.61 | 10.36 | 5.77 |
| 7.88 | 11.28 | 7.83 | 7.61 | 10.36 | 4.79 |
| 7.88 | 11.28 | 12.54 | 8.02 | 7.96 | 6.49 |
| 7.88 | 5.62 | 12.54 | 7.44 | 7.96 | 6.49 |
| 6.23 | 8.28 | 12.54 | 10.87 | 9.05 | 6.49 |
| 4.79 | 8.28 | 12.54 | 12.02 | 8.82 | 8.75 |
| 9.31 | 8.28 | 12.54 | 12.02 | 8.82 | 8.75 |
| 7.53 | 6.73 | 11.19 | 10.32 | 8.82 | 6.96 |
| 5.88 | 6.73 | 9.74 | 10.32 | 9.05 | 5.69 |
| 7.67 | 11.28 | 11.08 | 12.02 | 10.10 | 7.48 |
| 7.67 | 11.28 | 11.08 | 11.15 | 10.12 | 8.75 |
| 7.67 | 11.28 | 7.83 | 11.15 | 11.36 | 7.05 |
| 9.31 | 11.28 | 7.83 | 9.63 | 11.60 | 7.05 |
| 6.44 | 11.28 | 11.08 | 11.37 | 10.29 | 8.75 |
| 7.88 | 9.77 | 9.61 | 10.50 | 9.04 | 8.75 |
| 7.88 | 9.77 | 9.61 | 11.37 | 7.89 | 8.75 |
| 7.88 | 11.28 | 11.08 | 11.37 | 8.98 | 8.75 |
| 6.09 | 9.79 | 7.08 | 10.74 | 8.79 | 8.75 |
| 6.09 | 9.79 | 9.55 | 8.80 | 8.83 | 8.75 |
| 7.88 | 8.24 | 11.19 | 10.50 | 9.04 | 8.75 |
| 7.88 | 8.24 | 8.58 | 8.76 | 9.27 | 8.75 |
| 6.23 | 9.79 | 8.58 | 9.35 | 9.05 | 8.75 |
| 6.23 | 11.28 | 11.19 | 9.35 | 11.41 | 6.96 |
| 7.88 | 8.66 | 8.14 | 9.35 | 12.71 | 5.69 |
| 9.31 | 8.24 | 8.14 | 7.65 | 11.66 | 7.48 |
| 7.67 | 8.28 | 9.48 | 7.65 | 12.71 | 8.75 |

Lampiran 08. Hasil Output Analisis Faktor

KMO and Bartlett's Test

| | |
|--|--------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | .576 |
| Approx. Chi-Square | 26.870 |
| Bartlett's Test of Sphericity | df |
| | 15 |
| | Sig. |
| | .000 |

Anti-image Matrices

| | Adanya_campur_tan ur_tangan_ya ng_berlebihan | Penyimpang an_dalam_p rosedur | Kurangnya_pen gawasan_dari_ badan_pengaw as | kegagalan_ usaha_debit ur | musibah_t erhadap_ debitur | pemanfaat an_persain gan_yang_ tidak_sehat |
|--|--|-------------------------------------|--|---------------------------------|----------------------------------|---|
| Anti-image Covariance | | | | | | |
| Adanya_campur_tan gan_yang_berlebih an | .889 | -.025 | -.042 | .076 | -.241 | -.088 |
| Penyimpangan_dala m_prosedur | -.025 | .831 | .232 | -.185 | -.124 | .058 |
| Kurangnya_pengaw asan_dari_badan_p engawas | -.042 | .232 | .638 | -.196 | .115 | -.147 |
| kegagalan_usaha_d ebitur | .076 | -.185 | -.196 | .588 | .058 | -.275 |
| musibah_terhadap_ debitur | -.241 | -.124 | .115 | .058 | .836 | -.108 |
| pemanfaatan_persai ngan_yang_tidak_s ehat | -.088 | .058 | -.147 | -.275 | -.108 | .617 |
| Anti-image Correlation | | | | | | |
| Adanya_campur_tan gan_yang_berlebih an | .602 ^a | -.029 | -.056 | .105 | -.279 | -.118 |
| Penyimpangan_dala m_prosedur | -.029 | .605 ^a | .319 | -.264 | -.149 | .082 |

| | | | | | | |
|--|--------|-------|-------------------|-------------------|-------------------|-------------------|
| Kurangnya_pengawasan_dari_badan_pengawas | -0.056 | .319 | .642 ^a | -0.320 | .157 | -.234 |
| kegagalan_usaha_debitur | .105 | -.264 | -.320 | .567 ^a | .083 | -.457 |
| musibah_terhadap_debitur | -.279 | -.149 | .157 | .083 | .532 ^a | -.150 |
| pemanfaatan_persaingan_yang_tidak_sehat | -.118 | .082 | -.234 | -.457 | -.150 | .627 ^a |

a. Measures of Sampling Adequacy(MSA)

Communalities

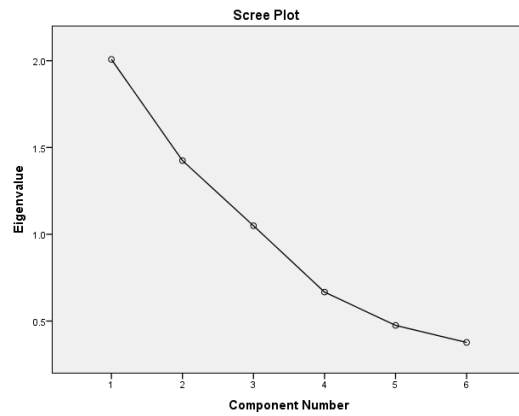
| | Initial | Extraction |
|--|---------|------------|
| Adanya_campur_tangan_yang_berlebihan | 1.000 | .725 |
| Penyimpangan_dalam_prosedur | 1.000 | .863 |
| Kurangnya_pengawasan_dari_badan_pengawas | 1.000 | .712 |
| kegagalan_usaha_debitur | 1.000 | .801 |
| musibah_terhadap_debitur | 1.000 | .654 |
| pemanfaatan_persaingan_yang_tidak_sehat | 1.000 | .726 |

Extraction Method: Principal Component Analysis.

Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 2.008 | 33.462 | 33.462 | 2.008 | 33.462 | 33.462 | 1.938 | 32.303 | 32.303 |
| 2 | 1.425 | 23.744 | 57.205 | 1.425 | 23.744 | 57.205 | 1.333 | 22.223 | 54.526 |
| 3 | 1.049 | 17.483 | 74.689 | 1.049 | 17.483 | 74.689 | 1.210 | 20.162 | 74.689 |
| 4 | .667 | 11.114 | 85.803 | | | | | | |
| 5 | .475 | 7.917 | 93.720 | | | | | | |
| 6 | .377 | 6.280 | 100.000 | | | | | | |

Extraction Method: Principal Component Analysis.



Component Matrix^a

| | Component | | |
|--|-----------|-------|-------|
| | 1 | 2 | 3 |
| Adanya_campur_tangan_yang_berlebih an | .018 | .665 | -.532 |
| Penyimpangan_dalam_prosedur | -.266 | .489 | .744 |
| Kurangnya_pengawasan_dari_badan_p engawas | .810 | -.121 | -.203 |
| kegagalan_usaha_debitur | .786 | .189 | .384 |
| musibah_terhadap_debitur | -.225 | .762 | -.150 |
| pemanfaatan_persaingan_yang_tidak_s ehat | .783 | .336 | .021 |

Extraction Method: Principal Component Analysis.

a. 3 components extracted.



Lampiran 09. Ringkasan Rotasi

Rotated Component Matrix^a

| | Component | | |
|--|-----------|-------|-------|
| | 1 | 2 | 3 |
| Adanya_campur_tangan_yang_berlebihan | .047 | .840 | -.130 |
| Penyimpangan_dalam_prosedur | .008 | .063 | .927 |
| Kurangnya_pengawasan_dari_badan_pengawas | .702 | -.095 | -.459 |
| kegagalan_usaha_debitur | .866 | -.130 | .184 |
| musibah_terhadap_debitur | -.054 | .751 | .295 |
| pemanfaatan_persaingan_yang_tidak_sehat | .831 | .181 | -.050 |

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

Ringkasan *Rotated Component Matrix*

| Faktor | <i>Eigenvalue</i> | Variabel | Faktor <i>Loading</i> |
|--|-------------------|--|--------------------------|
| Faktor 1 (Adanya campuran yang berlebihan) | 2,008 | Kurangnya Pengawasan dari Badan Pengawas | 0,702 |
| | | Kegagalan Usaha Debitur | 0,866 |
| | | Pemanfaatan Persaingan yang Tidak Sehat | 0,831 |
| Faktor 2 (Penyimpangan dalam prosedur) | 21,425 | Adanya Campur Tangan yang Berlebihan | 0,840 |
| | | Musibah Terhadap Debitur | 0,751 |
| Faktor 3 (Kurangnya pengawasan dari badan pengawas) | 1,049 | Penyimpangan dalam Prosedur | 0,927 |

Lampiran 10. Rekapitan Hasil Wawancara

Tindakan Preventif

1. Prosedur pemberian kredit, pihak pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti menerapkan 4 tahapan dalam pemberian kredit yaitu
 1. Calon debitur harus membawa surat permohonan kredit yang sudah ditandatangani atasan (kepala sekolah atau pengawas wilayah),
 2. Pihak pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti melakukan wawancara mengenai tujuan mencari kredit,
 3. Kunjungan kelapangan untuk melihat kondisi ekonomi calon debitur secara fisik,
 4. Kesepakatan kredit dan realisasi kredit.
2. Calon debitur tidak menggunakan jaminan ketika mengajukan permohonan kredit, pihak pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti hanya melihat bagaimana masih berapa sisa gaji debitur, kemampuan debitur, karakter debitur, kondisi perekonomian debitur dan bagaimana jiwa sosial debitur di masyarakat. Pihak pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti hanya menerapkan 4C dari prinsip 5C yang ada (*character, capacity, capital, condition*)

Tindakan Korektif

Tindakan pihak pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti ketika terjadi kredit macet ada 4 yaitu:

1. Pihak pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti langsung mendatangi debitur kelapangan untuk melakukan negosiasi, mencari tahu apa penyebab debitur mengalami kredit macet, apakah debitur mengalami musibah, tanggungan yang banyak atau pihak debitur mengalami gagal panen.
2. Pihak pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti dan Pengawas memberikan surat panggilan kepada debitur, surat panggilan diberikan berselang satu minggu setelah pihak pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti mendatangi langsung debitur kelapangan akan tetapi pihak debitur tidak punya etiked baik untuk menjalankan kewajibannya. Sehingga debitur diberikan surat panggilan untuk datang

kekantor pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti melakukan negosiasi dan mencari solusi yang dapat meringankan beban pihak debitur.

3. Solusi yang diberikan pihak pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti dan Badan Pengawas pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti yaitu melakukan penggabungan pokok dengan bunga kemudian memperpanjang jangka waktu pembayaran. Atau secara terori disebut recheduling dan rechonditioning.
4. Sanksi dikeluarkan dari pengurus Koperasi Pegawai Negeri (KPN) Susila Bhakti. Setelah pihak pengurus koperasi dan pengawas koperasi memberikan keringanan atau solusi untuk membant meringankan beban utang yang dimiliki pihak debitur tetapi pihak debitur juga tidak memiliki etikad baik untuk menjalankan kewajibannya maka tindakan terakhir yang diambil oleh pihak pengurus koperasi dan pengawas koperasi yaitu memberikan sanksi berupa menghambat segala proses administrasi sebagai anggota koperasi.



Lampiran 11. Foto-foto Kegiatan





