



LAMPIRAN

LAMPIRAN 1 KUESIONER PENELITIAN

Yth. Bapak/Ibu/Saudara Responden

di-

Tempat

Perihal : Permohonan Pengisian Kuesioner

Dengan Hormat,

Dalam rangka penyusunan tugas akhir (skripsi) sebagai mahasiswa Program Strata Satu (S1) Universitas Pendidikan Ganesha maka dengan ini saya:

Nama : Kadek Ovi Andarista

Nim : 1717051330

Jurusan/ Fakultas : Akuntansi Program S1/ Ekonomi dan Bisnis

Bermaksud melakukan penelitian mengenai **“Pengaruh Tingkat Kesehatan Koperasi, Kualitas Laporan Keuangan, Dan Efektivitas Pengendalian Intern Terhadap Jumlah Kredit Macet Koperasi Simpan Pinjam (Studi Kasus Pada Koperasi Se-Kecamatan Buleleng)”**

Untuk itu saya mohonkan kesediaan Bapak/Ibu untuk menjadi responden dan menjawab seluruh item pertanyaan dalam kuesioner ini secara objektif sesuai dengan petunjuk pengisian. **Kuesioner ini nantinya hanya saya gunakan untuk keperluan ilmiah dan saya berjanji untuk menjaga kerahasiaan kuisisioner ini.** Atas kerjasama, bantuan dan kesediaan Bapak/Ibu untuk mengisi dan menjawab semua pertanyaan dalam kuisisioner ini, saya ucapkan terima kasih.

Hormat saya,

Kadek Ovi Andarista

Identitas Responden

Nama Koperasi :

Alamat Koperasi :

Nama Responden :

Jabatan :

Kesehatan Koperasi

No	Pernyataan Kesehatan Koperasi	Skala Pengujian				
		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
1	Modal hal yang penting dalam kesehatan koperasi					
2	Modal yang besar akan menghasilkan kesehatan yang baik.					
3	Kualitas kerja memberikan nilai baik bagi kesehatan koperasi.					
4	Kerjasama yang baik antar karyawan akan menghasilkan hasil yang baik.					
5	Karyawan yang bertanggung jawab akan membuat pekerjaan yang menumpuk.					
6	Pemaksimalan pekerjaan menghasilkan hasil yang maksimal					
7	Kemandirian dalam bekerja akan menghasilkan ketepatan waktu.					
8	Pertumbuhan aset menghasilkan modal yang semakin tinggi.					
9	Koperasi dapat memenuhi target kredit merupakan hal yang baik dalam kesehatan koperasi.					
10	Dalam memberikan pelayanan yang baik akan menghasilkan kepuasan bagi nasabah.					

NOTE : Cetang (✓) Jawaban Yang Paling Tepat

Kualitas Laporan Keuangan

No	Pernyataan Kualitas Laporan Keuangan	Skala Pengujian				
		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
1	Kualitas laporan ditentukan pada perilaku karyawan					
2	Kewajiban menyelesaikan laporan adalah tanggungjawab yang baik.					
3	Dalam pembuatan laporan diberikan kepada karyawan yang paham dengan mengenai SAK.					
4	Dalam mengelola laporan keuangan perlunya kehati-hatian.					
5	Pendapatan dan pengeluaran setiap bulannya harus dicatat dalam laporan keuangan.					
6	Dalam pengelolaan keuangan harus adanya campur tangan dari kepala koperasi.					
7	Karyawan yang melakukan kasbon harus dicatat dalam laporan keuangan.					
8	Setiap pengambilan keputusan harus adanya persetujuan dari kepala bagian.					
9	Pencatatan keuangan sesuai dengan keadaan sebenarnya.					
10	Kepala bagian memberikan pengawasan terhadap laporan keuangan.					

NOTE : Cetang (✓) Jawaban Yang Paling Tepat

Efektivitas Pengendalian Intern

No	Pernyataan Efektivitas Pengendalian Intern	Skala Pengujian				
		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
1	Koperasi Simpan Pinjam harus ada struktur organisasi.					
2	Struktur organisasi harus sesuai dengan tugas semua karyawan.					
3	Pengawasan dalam pencatatan laporan keuangan untuk menghindari kecurangan.					
4	Pengawasan dilakukan terhadap seluruh karyawan untuk menghindari kecurangan.					
5	Pengawasan harus sesuai prosedur untuk menghasilkan laporan yang nyata.					
6	Pegawai yang cakap disebabkan adanya pengawasan yang ketat.					
7	Pegawai yang cakap akan menarik nasabah dalam melakukan pinjaman.					
8	Praktik-praktik yang dilakukan karyawan dalam ruang lingkup kantor harus dalam pengawasan.					
9	Pengawasan dilakukan dengan baik agar mendapatkan hasil yang akurat.					
10	Pelaporan yang dilakukan harus dapat dipertanggungjawabkan.					

NOTE : Cetang (✓) Jawaban Yang Paling Tepat

Jumlah Kredit Macet

No	Pernyataang Jumlah Kredit Macet	Skala Pengujian				
		Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
1	Setiap kesulitan yang dialami di lapangan harus adanya solusi yang tepat					
2	Koperasi harus memperhatikan tingkat kesulitan calon nasabah.					
3	Pemberian kredit kepada nasabah harus memperhatikan tingkat kesulitan nasabah.					
4	Tunggakan angsuran terjadi karena nasabah tidak dapat membayar angsuran karena berbagai hal.					
5	Tunggakan angsuran akan membuat koperasi terhambat dalam hal modal.					
6	Perlu adanya surat perjanjian kewajiban pelunasan karena untuk penanganan kredit macet.					
7	Pelanggaran kontrak antara nasabah dan koperasi sering terjadi sehingga mengakibatkan penumpukan kredit macet					
8	Setiap pelanggaran adanya sanksi yang sesuai.					
9	Tunggakan pembayaran akan menyebabkan bertambahnya jumlah kredit macet.					
10	Tunggakan pembayaran harus adanya denda.					

NOTE : Cetang (✓) Jawaban Yang Paling Tepat

**LAMPIRAN 2
TABULASI DATA**

A. Tabulasi Data Hasil Uji Coba Kuesioner

1. Tingkat Kesehatan Koperasi (X₁)

No. Responden	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	Total
1	4	5	4	4	2	4	4	4	4	4	39
2	5	5	5	5	3	5	4	5	5	5	47
3	5	4	4	4	2	4	3	4	4	4	38
4	5	5	5	5	2	5	3	5	5	4	44
5	4	5	4	4	2	4	4	5	5	5	42
6	5	4	5	5	3	5	3	4	4	5	43
7	5	4	5	4	2	4	4	5	5	4	42
8	4	4	4	5	2	5	3	4	4	5	40
9	5	4	5	4	3	5	4	5	5	5	45
10	4	4	5	4	2	4	4	4	4	4	39
11	4	5	4	5	2	5	3	5	5	5	43
12	5	4	5	4	2	5	4	4	4	5	42
13	4	5	5	4	3	4	3	5	5	4	42
14	5	5	5	5	2	5	4	5	5	5	46
15	5	5	4	4	2	4	3	5	5	4	41
16	5	4	4	4	2	4	5	5	5	4	42
17	5	5	5	5	2	5	5	5	5	5	47

No. Responden	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	Total
18	5	5	5	5	2	5	5	5	5	5	47
19	5	4	4	4	3	4	4	4	4	4	40
20	5	5	5	5	2	5	5	5	5	5	47
21	5	5	5	5	3	5	5	5	5	5	48
22	5	5	5	5	2	5	5	5	5	5	47
23	4	4	4	4	3	4	4	4	4	4	39
24	5	5	5	5	2	5	5	5	5	5	47
25	5	5	5	5	2	5	5	5	5	5	47
26	4	4	4	4	1	4	4	4	4	4	37
27	5	5	5	5	3	5	5	5	5	5	48
28	5	5	5	5	2	5	5	5	5	5	47
29	4	4	4	4	1	4	4	4	4	4	37
30	5	5	5	5	3	5	5	5	5	5	48



2. Kualitas Laporan Keuangan (X₂)

No. Responden	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	Total
1	4	5	5	5	5	5	5	5	5	5	49
2	5	5	4	5	4	4	5	4	4	4	44
3	4	4	4	4	4	4	4	4	4	4	40
4	4	4	5	4	4	4	4	4	4	4	41
5	5	5	5	5	4	4	5	4	4	4	45
6	5	5	4	4	4	4	4	4	4	4	42
7	4	4	5	4	4	4	4	4	4	4	41
8	5	4	5	5	4	4	5	4	4	4	44
9	5	5	5	4	4	4	4	4	4	4	43
10	4	4	4	4	4	4	4	4	4	4	40
11	5	4	5	5	4	4	5	5	5	4	46
12	5	5	5	4	4	4	4	5	5	5	46
13	4	4	5	4	4	4	4	5	5	5	44
14	5	4	4	5	4	4	5	5	5	4	45
15	4	5	5	4	4	4	4	5	5	4	44
16	4	4	5	4	4	4	4	5	5	4	43
17	5	4	5	5	5	5	5	5	5	5	49
18	5	5	4	5	5	5	5	5	5	5	49
19	4	5	5	5	4	4	4	4	4	4	43
20	5	4	5	4	4	4	4	4	4	4	42
21	5	5	5	4	5	5	5	5	5	5	49
22	5	5	5	5	4	4	4	4	4	4	44

No. Responden	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	Total
23	4	4	4	4	5	5	5	5	5	5	46
24	5	5	5	5	5	5	5	5	5	5	50
25	5	4	4	4	4	4	4	4	4	4	41
26	4	4	4	4	4	4	4	4	4	4	40
27	5	5	5	5	5	5	5	5	5	5	50
28	5	4	4	4	4	4	4	4	4	4	41
29	4	4	4	4	4	4	4	4	4	4	40
30	5	5	5	4	4	4	4	4	4	4	43



3. Efektivitas Pengendalian Intern (X₃)

No. Responden	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	X3.10	Total
1	4	4	4	5	5	5	5	4	5	5	46
2	5	5	5	5	5	5	5	5	5	5	50
3	4	5	5	5	4	5	5	5	5	4	47
4	5	5	5	4	5	5	5	5	5	5	49
5	5	4	4	5	5	5	5	5	5	5	48
6	5	5	5	5	5	5	5	4	5	4	48
7	4	5	5	5	4	5	5	5	5	5	48
8	5	5	5	5	5	5	5	5	5	5	50
9	5	5	5	5	5	5	5	5	5	5	50
10	5	4	4	4	5	5	5	5	5	4	46
11	4	4	4	4	4	5	5	5	5	5	45
12	5	5	5	5	5	5	5	4	5	5	49
13	5	5	5	5	5	5	5	5	5	5	50
14	5	5	5	5	5	5	5	5	5	4	49
15	4	5	5	5	5	5	5	5	5	5	49
16	5	4	4	5	4	5	5	5	5	4	46
17	5	5	5	4	5	5	5	4	5	5	48
18	4	4	4	5	5	5	5	5	5	5	47
19	5	4	4	4	5	5	5	5	5	5	47
20	5	5	5	5	4	5	5	5	5	4	48
21	5	5	5	5	5	5	5	5	5	5	50
22	4	5	5	5	5	4	5	4	4	5	46

No. Responden	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	X3.10	Total
23	5	4	4	4	4	5	4	4	5	4	43
24	5	5	5	5	5	5	5	5	5	5	50
25	4	5	5	5	4	4	5	4	4	4	44
26	4	4	4	4	4	4	4	4	4	4	40
27	5	5	5	5	5	5	5	5	5	5	50
28	4	5	5	5	4	4	5	4	4	4	44
29	4	4	4	4	4	4	4	4	4	4	40
30	5	5	5	5	4	4	5	4	4	4	45



4. Jumlah Kredit Macet (Y)

No. Responden	Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	Total
1	4	5	4	4	4	4	4	4	4	4	41
2	5	5	4	4	5	5	5	5	4	4	46
3	5	4	5	4	4	4	5	4	5	4	44
4	4	5	4	5	4	4	4	4	4	5	43
5	5	5	4	4	5	4	5	5	5	4	46
6	5	4	4	4	4	5	5	4	5	4	44
7	4	5	5	5	4	4	5	4	4	5	45
8	5	5	4	4	4	4	4	5	5	4	44
9	5	5	4	4	5	5	5	4	5	5	47
10	4	4	4	5	4	4	5	4	5	5	44
11	5	4	5	4	4	4	5	5	5	5	46
12	5	5	4	4	4	5	4	4	5	4	44
13	4	5	4	5	5	4	5	5	4	4	45
14	5	4	5	4	4	4	5	4	5	4	44
15	5	5	4	5	4	5	5	5	5	5	48
16	5	4	4	4	4	4	4	4	5	4	42
17	4	4	5	5	5	4	5	4	4	5	45
18	5	5	4	5	4	5	5	5	5	5	48
19	5	5	5	5	4	4	5	5	4	5	47
20	5	4	4	4	4	4	4	5	5	4	43
21	5	5	5	5	5	5	5	5	5	5	50
22	5	5	4	5	4	4	5	4	4	5	45

No. Responden	Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	Total
23	4	4	4	4	4	4	4	4	4	4	40
24	5	5	5	5	5	5	5	5	5	5	50
25	5	4	4	4	5	4	5	4	4	5	44
26	4	4	4	4	4	4	4	4	4	4	40
27	5	5	5	5	5	4	5	5	5	5	49
28	5	4	4	4	5	5	5	4	4	5	45
29	4	4	4	4	4	4	4	4	4	4	40
30	5	4	4	4	5	5	5	4	5	5	46



B. Tabulasi Data Hasil Analisis Regresi Linier Berganda

1. Tingkat Kesehatan Koperasi (X₁)

No. Responden	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	Total
1	5	4	5	4	4	5	5	5	5	5	47
2	4	4	5	4	4	4	4	4	4	4	41
3	4	4	4	3	4	4	4	4	3	4	38
4	3	4	4	5	5	5	5	4	4	5	44
5	4	4	4	4	4	4	4	4	4	3	39
6	4	4	3	4	4	3	4	4	3	3	36
7	3	3	2	3	3	2	2	3	3	3	27
8	4	4	4	5	4	4	4	4	4	4	41
9	3	3	4	3	3	3	3	4	4	4	34
10	3	3	3	2	2	3	2	4	3	4	29
11	4	4	4	4	5	4	4	4	4	4	41
12	5	5	4	4	5	4	4	2	5	4	42
13	2	4	2	3	4	3	3	4	3	3	31
14	5	4	4	4	4	4	4	4	4	4	41
15	4	5	5	5	5	5	5	5	4	5	48
16	4	3	3	3	3	3	3	3	2	2	29
17	5	4	4	5	4	4	5	5	5	5	46
18	3	3	3	2	3	3	2	3	3	4	29
19	5	4	5	5	5	5	5	5	5	4	48
20	3	4	3	4	3	2	4	2	3	4	32

No. Responden	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	Total
21	3	3	4	2	3	2	3	3	5	3	31
22	5	5	5	5	5	5	5	4	5	5	49
23	4	5	5	5	5	5	5	5	4	5	48
24	5	5	3	5	5	5	4	5	2	3	42
25	4	5	4	5	4	4	5	5	5	5	46
26	4	4	3	4	4	4	4	4	4	4	39
27	4	4	5	3	4	5	4	4	4	4	41
28	4	4	5	3	4	5	3	5	4	4	41
29	4	4	4	4	4	3	4	4	4	4	39
30	5	5	5	5	5	5	5	5	5	5	50
31	4	4	3	4	4	4	4	4	4	4	39
32	4	4	5	4	4	5	3	5	3	4	41
33	4	3	4	3	2	4	3	4	3	3	33
34	4	4	4	3	4	3	2	1	5	2	32
35	4	4	4	4	4	4	4	5	4	4	41
36	4	5	4	4	4	2	4	5	4	5	41
37	4	4	4	4	4	3	4	4	4	4	39
38	5	4	4	3	4	4	4	5	5	4	42
39	4	4	3	4	4	4	4	4	4	4	39
40	4	4	4	4	4	4	4	4	4	4	40
41	4	4	4	3	3	4	3	4	4	4	37
42	5	5	5	5	5	5	5	5	5	5	50
43	3	3	4	4	4	4	4	3	4	4	37
44	4	3	5	4	3	5	4	5	5	4	42

No. Responden	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	Total
45	4	4	4	4	4	4	4	5	4	5	42
46	5	5	5	5	5	5	4	4	4	4	46
47	5	4	5	4	2	4	3	4	5	5	41
48	4	5	4	4	5	4	4	4	4	4	42
49	5	5	4	4	5	4	3	4	4	4	42
50	4	3	4	3	3	4	4	4	4	4	37
51	4	4	4	3	4	4	3	4	4	4	38



2. Kualitas Laporan Keuangan (X₂)

No. Responden	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	Total
1	5	4	5	5	5	4	5	4	5	4	46
2	4	4	4	5	4	4	4	4	4	4	41
3	4	4	4	2	4	4	4	4	4	4	38
4	4	5	4	5	2	4	5	4	5	5	43
5	4	4	4	2	4	4	4	4	4	4	38
6	3	2	2	2	3	2	1	3	3	4	25
7	3	2	2	3	3	5	3	2	3	2	28
8	4	4	4	4	2	4	4	4	4	4	38
9	4	4	4	4	3	4	3	4	4	4	38
10	4	4	2	4	4	3	4	4	4	5	38
11	4	4	5	4	4	4	4	4	4	4	41
12	5	2	4	5	5	2	4	5	4	2	38
13	3	3	2	3	2	3	5	3	3	4	31
14	2	4	2	4	2	5	4	5	2	4	34
15	4	5	5	5	5	5	5	5	4	5	48
16	2	2	2	1	2	2	2	1	2	2	18
17	5	4	5	5	3	5	3	5	5	5	45
18	2	3	3	2	2	3	3	4	2	3	27
19	5	5	5	5	5	5	5	5	5	5	50
20	3	2	1	2	1	2	2	2	1	4	20
21	2	3	2	2	2	1	2	2	4	2	22
22	4	5	5	4	5	5	5	2	5	5	45

No. Responden	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	Total
47	4	5	4	4	5	4	4	4	4	4	42
48	5	4	5	5	4	2	5	4	2	5	41
49	5	4	4	5	5	4	4	4	5	5	45
50	5	5	5	4	2	4	5	2	5	4	41
51	5	4	3	4	4	4	2	4	4	3	37



3. Efektivitas Pengendalian Intern (X₃)

No. Responden	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	X3.10	Total
1	5	5	4	5	5	5	4	5	5	5	48
2	4	4	4	4	4	4	4	4	4	4	40
3	3	4	4	3	4	3	4	5	3	5	38
4	4	4	4	4	4	4	3	4	3	4	38
5	3	4	4	4	4	4	4	4	4	3	38
6	3	3	3	3	3	3	3	3	3	3	30
7	2	4	3	2	4	2	4	3	2	4	30
8	4	4	3	4	4	2	2	3	4	4	34
9	2	4	3	2	4	2	4	3	2	4	30
10	2	3	2	2	3	2	3	2	2	3	24
11	5	5	5	4	4	4	4	5	4	4	44
12	4	4	5	5	5	4	4	4	5	4	44
13	3	3	3	3	3	3	3	3	3	3	30
14	4	3	2	4	3	4	3	4	2	3	32
15	5	5	5	5	5	5	5	4	4	5	48
16	2	2	2	2	2	2	2	2	2	2	20
17	4	4	5	4	4	5	5	5	4	4	44
18	2	2	4	2	2	2	2	4	2	2	24
19	5	5	5	5	4	5	4	5	5	5	48
20	3	3	2	3	3	5	3	2	3	3	30
21	3	2	3	5	2	3	2	3	3	2	28
22	4	5	4	4	5	5	5	5	4	5	46

No. Responden	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	X3.10	Total
47	4	4	4	4	4	5	5	4	4	4	42
48	4	4	3	4	4	4	4	3	4	4	38
49	4	4	5	4	4	4	4	5	5	5	44
50	3	4	5	3	4	3	4	5	3	4	38
51	4	4	3	4	2	4	4	3	4	4	36



4. Jumlah Kredit Macet (Y)

No. Responden	Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	Total
1	3	4	4	3	3	3	4	2	3	5	34
2	4	4	4	4	4	4	4	4	4	4	40
3	3	4	5	4	5	3	4	5	4	5	42
4	4	4	4	4	5	4	4	4	4	5	42
5	4	5	4	4	5	4	5	4	4	5	44
6	5	5	4	4	5	5	5	4	4	5	46
7	5	5	5	4	4	5	5	5	4	4	46
8	4	4	5	4	5	4	4	5	4	5	44
9	4	5	5	5	4	4	5	5	5	4	46
10	4	5	4	5	5	4	5	4	5	5	46
11	4	5	4	4	4	4	5	4	4	4	42
12	5	4	4	4	4	5	4	4	4	4	42
13	5	4	5	5	4	5	4	5	5	4	46
14	5	4	4	5	4	5	4	4	5	4	44
15	3	3	4	4	3	3	3	4	4	3	34
16	5	5	5	5	5	5	5	5	5	5	50
17	4	3	4	4	3	4	3	2	4	5	36
18	5	5	5	5	5	5	5	5	5	5	50
19	3	3	3	3	3	3	3	3	3	3	30
20	5	4	5	5	5	5	4	5	5	5	48
21	5	5	4	5	5	5	5	4	5	5	48
22	3	4	3	4	4	3	4	5	2	4	36

No. Responden	Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	Total
47	4	4	4	4	4	4	4	4	4	4	40
48	4	5	4	4	5	4	5	4	4	5	44
49	4	4	4	4	4	4	4	4	4	4	40
50	5	5	4	4	4	5	5	4	4	4	44
51	4	4	5	4	5	4	4	5	4	5	44



LAMPIRAN 3
HASIL UJI VALIDITAS DAN UJI RELIABELITAS

A. Hasil Uji Coba Kuesioner (N = 30 responden)

1. Tingkat Kesehatan Koperasi (X₁)



		Correlations										
		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	X1.10	Total
X1.1	Pearson Correlation	1	.208	.558**	.408*	.273	.505**	.400*	.463**	.463**	.356	.656**
	Sig. (2-tailed)		.270	.001	.025	.144	.004	.028	.010	.010	.053	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X1.2	Pearson Correlation	.208	1	.367*	.600**	.097	.444*	.321	.722**	.722**	.444*	.691**
	Sig. (2-tailed)	.270		.046	.000	.609	.014	.084	.000	.000	.014	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X1.3	Pearson Correlation	.558**	.367*	1	.536**	.318	.649**	.405*	.489**	.489**	.508**	.754**
	Sig. (2-tailed)	.001	.046		.002	.087	.000	.026	.006	.006	.004	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X1.4	Pearson Correlation	.408*	.600**	.536**	1	.151	.873**	.339	.472**	.472**	.736**	.786**
	Sig. (2-tailed)	.025	.000	.002		.424	.000	.067	.008	.008	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X1.5	Pearson Correlation	.273	.097	.318	.151	1	.219	.005	.169	.169	.219	.374*
	Sig. (2-tailed)	.144	.609	.087	.424		.245	.978	.373	.373	.245	.042

	N	30	30	30	30	30	30	30	30	30	30	30
X1.6	Pearson Correlation	.505**	.444*	.649**	.873**	.219	1	.321	.433*	.433*	.861**	.805**
	Sig. (2-tailed)	.004	.014	.000	.000	.245		.084	.017	.017	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X1.7	Pearson Correlation	.400*	.321	.405*	.339	.005	.321	1	.402*	.402*	.410*	.616**
	Sig. (2-tailed)	.028	.084	.026	.067	.978	.084		.028	.028	.024	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X1.8	Pearson Correlation	.463**	.722**	.489**	.472**	.169	.433*	.402*	1	1.000**	.433*	.783**
	Sig. (2-tailed)	.010	.000	.006	.008	.373	.017	.028		.000	.017	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X1.9	Pearson Correlation	.463**	.722**	.489**	.472**	.169	.433*	.402*	1.000**	1	.433*	.783**
	Sig. (2-tailed)	.010	.000	.006	.008	.373	.017	.028	.000		.017	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X1.10	Pearson Correlation	.356	.444*	.508**	.736**	.219	.861**	.410*	.433*	.433*	1	.767**
	Sig. (2-tailed)	.053	.014	.004	.000	.245	.000	.024	.017	.017		.000
	N	30	30	30	30	30	30	30	30	30	30	30
Total	Pearson Correlation	.656**	.691**	.754**	.786**	.374*	.805**	.616**	.783**	.783**	.767**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.042	.000	.000	.000	.000	.000	
	N	30	30	30	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).

Reliability Statistics

Cronbach's	
Alpha	N of Items
.873	10



	Sig. (2-tailed)	.034	.312	.767	.000	.000	.000		.003	.003	.004	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X2.8	Pearson Correlation	.027	.126	.247	.247	.631**	.631**	.522**	1	1.000**	.749**	.775**
	Sig. (2-tailed)	.885	.508	.189	.188	.000	.000	.003		.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X2.9	Pearson Correlation	.027	.126	.247	.247	.631**	.631**	.522**	1.000**	1	.749**	.775**
	Sig. (2-tailed)	.885	.508	.189	.188	.000	.000	.003	.000		.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X2.10	Pearson Correlation	.089	.262	.196	.208	.843**	.843**	.505**	.749**	.749**	1	.804**
	Sig. (2-tailed)	.640	.161	.299	.270	.000	.000	.004	.000	.000		.000
	N	30	30	30	30	30	30	30	30	30	30	30
Total	Pearson Correlation	.402*	.491**	.384*	.614**	.828**	.828**	.787**	.775**	.775**	.804**	1
	Sig. (2-tailed)	.028	.006	.036	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	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).

Reliability Statistics

Cronbach's	
Alpha	N of Items
.858	10



	Sig. (2-tailed)	.271	.009	.009	.002	.015	.034		.015	.034	.025	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X3.8	Pearson Correlation	.282	.049	.049	.167	.282	.657**	.438*	1	.657**	.367*	.621**
	Sig. (2-tailed)	.131	.797	.797	.378	.131	.000	.015		.000	.046	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X3.9	Pearson Correlation	.484**	.000	.000	.075	.484**	1.000**	.389*	.657**	1	.442*	.708**
	Sig. (2-tailed)	.007	1.000	1.000	.692	.007	.000	.034	.000		.014	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X3.10	Pearson Correlation	.085	.144	.144	.123	.649**	.442*	.408*	.367*	.442*	1	.612**
	Sig. (2-tailed)	.656	.447	.447	.517	.000	.014	.025	.046	.014		.000
	N	30	30	30	30	30	30	30	30	30	30	30
Total	Pearson Correlation	.545**	.582**	.582**	.507**	.696**	.708**	.734**	.621**	.708**	.612**	1
	Sig. (2-tailed)	.002	.001	.001	.004	.000	.000	.000	.000	.000	.000	
	N	30	30	30	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).

Reliability Statistics

Cronbach's	
Alpha	N of Items
.820	10



4. Jumlah Kredit Macet (Y)

Correlations

		Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	Total
Y.1	Pearson Correlation	1	.117	.111	-.208	.196	.463**	.365*	.386*	.602**	.117	.563**
	Sig. (2-tailed)		.539	.559	.270	.299	.010	.047	.035	.000	.539	.001
	N	30	30	30	30	30	30	30	30	30	30	30
Y.2	Pearson Correlation	.117	1	.029	.491**	.157	.236	.117	.491**	-.009	.196	.522**
	Sig. (2-tailed)	.539		.878	.006	.407	.209	.539	.006	.962	.298	.003
	N	30	30	30	30	30	30	30	30	30	30	30
Y.3	Pearson Correlation	.111	.029	1	.356	.106	-.154	.429*	.208	.132	.321	.453*
	Sig. (2-tailed)	.559	.878		.053	.578	.416	.018	.270	.486	.084	.012
	N	30	30	30	30	30	30	30	30	30	30	30
Y.4	Pearson Correlation	-.208	.491**	.356	1	.085	.000	.386*	.306	-.110	.627**	.540**
	Sig. (2-tailed)	.270	.006	.053		.656	1.000	.035	.101	.563	.000	.002
	N	30	30	30	30	30	30	30	30	30	30	30
Y.5	Pearson Correlation	.196	.157	.106	.085	1	.342	.498**	.226	-.033	.296	.518**
	Sig. (2-tailed)	.299	.407	.578	.656		.064	.005	.230	.864	.113	.003
	N	30	30	30	30	30	30	30	30	30	30	30
Y.6	Pearson Correlation	.463**	.236	-.154	.000	.342	1	.309	.144	.333	.236	.525**
	Sig. (2-tailed)	.010	.209	.416	1.000	.064		.097	.447	.072	.209	.003
	N	30	30	30	30	30	30	30	30	30	30	30
Y.7	Pearson Correlation	.365*	.117	.429*	.386*	.498**	.309	1	.238	.161	.554**	.728**

	Sig. (2-tailed)	.047	.539	.018	.035	.005	.097		.206	.394	.001	.000
	N	30	30	30	30	30	30	30	30	30	30	30
Y.8	Pearson Correlation	.386*	.491**	.208	.306	.226	.144	.238	1	.302	.082	.617**
	Sig. (2-tailed)	.035	.006	.270	.101	.230	.447	.206		.105	.667	.000
	N	30	30	30	30	30	30	30	30	30	30	30
Y.9	Pearson Correlation	.602**	-.009	.132	-.110	-.033	.333	.161	.302	1	-.009	.428*
	Sig. (2-tailed)	.000	.962	.486	.563	.864	.072	.394	.105		.962	.018
	N	30	30	30	30	30	30	30	30	30	30	30
Y.10	Pearson Correlation	.117	.196	.321	.627**	.296	.236	.554**	.082	-.009	1	.623**
	Sig. (2-tailed)	.539	.298	.084	.000	.113	.209	.001	.667	.962		.000
	N	30	30	30	30	30	30	30	30	30	30	30
Total	Pearson Correlation	.563**	.522**	.453*	.540**	.518**	.525**	.728**	.617**	.428*	.623**	1
	Sig. (2-tailed)	.001	.003	.012	.002	.003	.003	.000	.000	.018	.000	
	N	30	30	30	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).

Reliability Statistics

Cronbach's	
Alpha	N of Items
.745	10



X1.7	Pearson Correlation	.456**	.551**	.458**	.805**	.625**	.552**	1	.512**	.430**	.620**	.838**
	Sig. (2-tailed)	.001	.000	.001	.000	.000	.000		.000	.002	.000	.000
	N	51	51	51	51	51	51	51	51	51	51	51
X1.8	Pearson Correlation	.352*	.308*	.407**	.422**	.256	.555**	.512**	1	.149	.562**	.638**
	Sig. (2-tailed)	.011	.028	.003	.002	.070	.000	.000		.298	.000	.000
	N	51	51	51	51	51	51	51	51	51	51	51
X1.9	Pearson Correlation	.440**	.273	.590**	.304*	.251	.293*	.430**	.149	1	.492**	.576**
	Sig. (2-tailed)	.001	.053	.000	.030	.076	.037	.002	.298		.000	.000
	N	51	51	51	51	51	51	51	51	51	51	51
X1.10	Pearson Correlation	.307*	.451**	.518**	.518**	.299*	.434**	.620**	.562**	.492**	1	.717**
	Sig. (2-tailed)	.029	.001	.000	.000	.033	.001	.000	.000	.000		.000
	N	51	51	51	51	51	51	51	51	51	51	51
Total	Pearson Correlation	.700**	.729**	.723**	.816**	.709**	.777**	.838**	.638**	.576**	.717**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	51	51	51	51	51	51	51	51	51	51	51

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

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

Reliability Statistics

Cronbach's	
Alpha	N of Items
.897	10



	Sig. (2-tailed)	.000	.000	.000	.001	.002	.003		.003	.004	.000	.000
	N	51	51	51	51	51	51	51	51	51	51	51
X2.8	Pearson Correlation	.450**	.537**	.371**	.537**	.480**	.462**	.412**	1	.292*	.440**	.686**
	Sig. (2-tailed)	.001	.000	.007	.000	.000	.001	.003		.038	.001	.000
	N	51	51	51	51	51	51	51	51	51	51	51
X2.9	Pearson Correlation	.565**	.437**	.484**	.508**	.437**	.329*	.398**	.292*	1	.296*	.654**
	Sig. (2-tailed)	.000	.001	.000	.000	.001	.018	.004	.038		.035	.000
	N	51	51	51	51	51	51	51	51	51	51	51
X2.10	Pearson Correlation	.559**	.562**	.499**	.416**	.346*	.352*	.680**	.440**	.296*	1	.703**
	Sig. (2-tailed)	.000	.000	.000	.002	.013	.011	.000	.001	.035		.000
	N	51	51	51	51	51	51	51	51	51	51	51
Total	Pearson Correlation	.787**	.771**	.787**	.761**	.701**	.639**	.749**	.686**	.654**	.703**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	51	51	51	51	51	51	51	51	51	51	51

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

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

Reliability Statistics

Cronbach's	
Alpha	N of Items
.898	10



	Sig. (2-tailed)	.000	.000	.000	.002	.000	.000		.000	.000	.000	.000
	N	51	51	51	51	51	51	51	51	51	51	51
X3.8	Pearson Correlation	.509**	.597**	.816**	.474**	.646**	.478**	.645**	1	.507**	.631**	.785**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	51	51	51	51	51	51	51	51	51	51	51
X3.9	Pearson Correlation	.845**	.599**	.553**	.829**	.563**	.779**	.532**	.507**	1	.607**	.831**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	51	51	51	51	51	51	51	51	51	51	51
X3.10	Pearson Correlation	.591**	.771**	.605**	.531**	.808**	.536**	.760**	.631**	.607**	1	.842**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	51	51	51	51	51	51	51	51	51	51	51
Total	Pearson Correlation	.821**	.838**	.794**	.779**	.836**	.788**	.821**	.785**	.831**	.842**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	51	51	51	51	51	51	51	51	51	51	51

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

Reliability Statistics

Cronbach's	
Alpha	N of Items
.942	10



	Sig. (2-tailed)	.001	.000	.003	.007	.000	.000		.012	.015	.001	.000
	N	51	51	51	51	51	51	51	51	51	51	51
Y.8	Pearson Correlation	.385**	.351*	.694**	.440**	.470**	.270	.351*	1	.316*	.120	.629**
	Sig. (2-tailed)	.005	.012	.000	.001	.001	.055	.012		.024	.402	.000
	N	51	51	51	51	51	51	51	51	51	51	51
Y.9	Pearson Correlation	.383**	.339*	.464**	.796**	.385**	.343*	.339*	.316*	1	.146	.624**
	Sig. (2-tailed)	.006	.015	.001	.000	.005	.014	.015	.024		.306	.000
	N	51	51	51	51	51	51	51	51	51	51	51
Y.10	Pearson Correlation	.319*	.439**	.308*	.350*	.745**	.327*	.439**	.120	.146	1	.600**
	Sig. (2-tailed)	.023	.001	.028	.012	.000	.019	.001	.402	.306		.000
	N	51	51	51	51	51	51	51	51	51	51	51
Total	Pearson Correlation	.743**	.777**	.712**	.665**	.773**	.735**	.777**	.629**	.624**	.600**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	51	51	51	51	51	51	51	51	51	51	51

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

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

Reliability Statistics

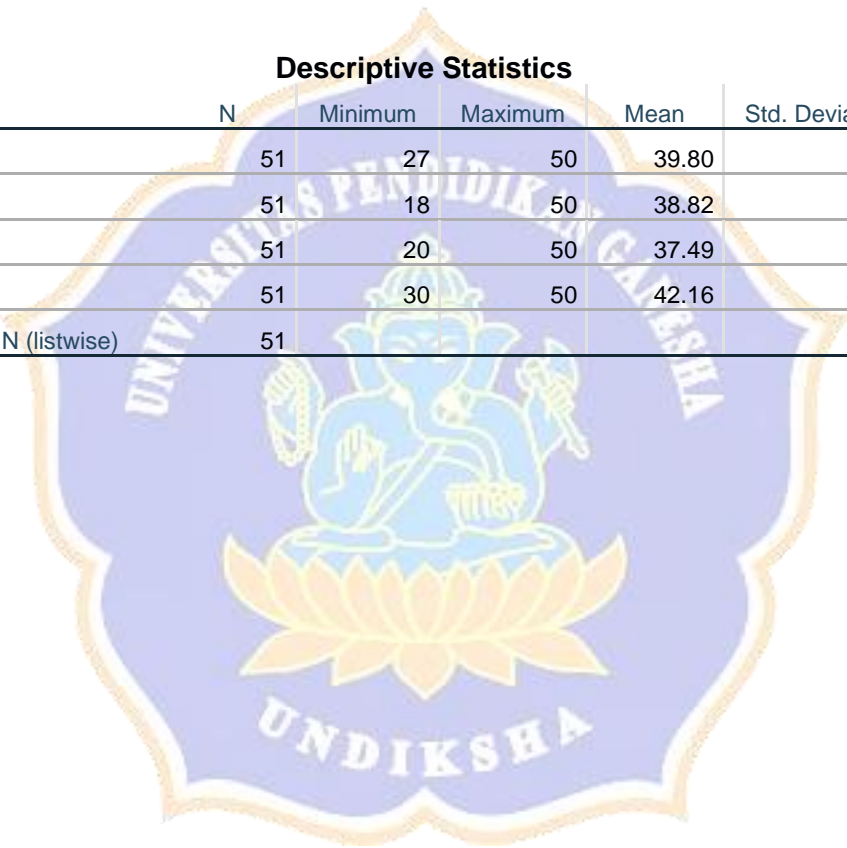
Cronbach's	
Alpha	N of Items
.885	10



LAMPIRAN 4
HASIL ANALISIS DESKRIPTIF

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	51	27	50	39.80	5.738
X2	51	18	50	38.82	7.429
X3	51	20	50	37.49	7.588
Y	51	30	50	42.16	4.831
Valid N (listwise)	51				



LAMPIRAN 5
HASIL UJI ASUMSI KLASIK

1. Hasil Uji Normalitas Data

One-Sample Kolmogorov-Smirnov Test

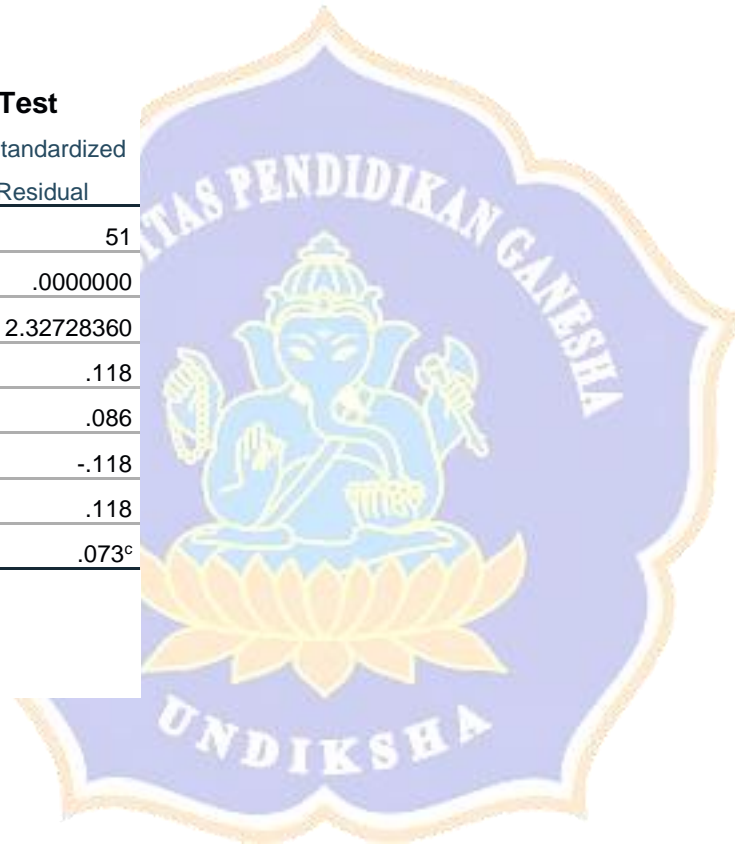
		Unstandardized Residual
N		51
Normal Parameters ^{a,b}	Mean	.000000
	Std. Deviation	2.32728360
Most Extreme Differences	Absolute	.118
	Positive	.086
	Negative	-.118
Test Statistic		.118
Asymp. Sig. (2-tailed)		.073 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

2. Hasil Uji Multikolinieritas

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF



1	X1	.203	4.923
	X2	.327	3.058
	X3	.223	4.476

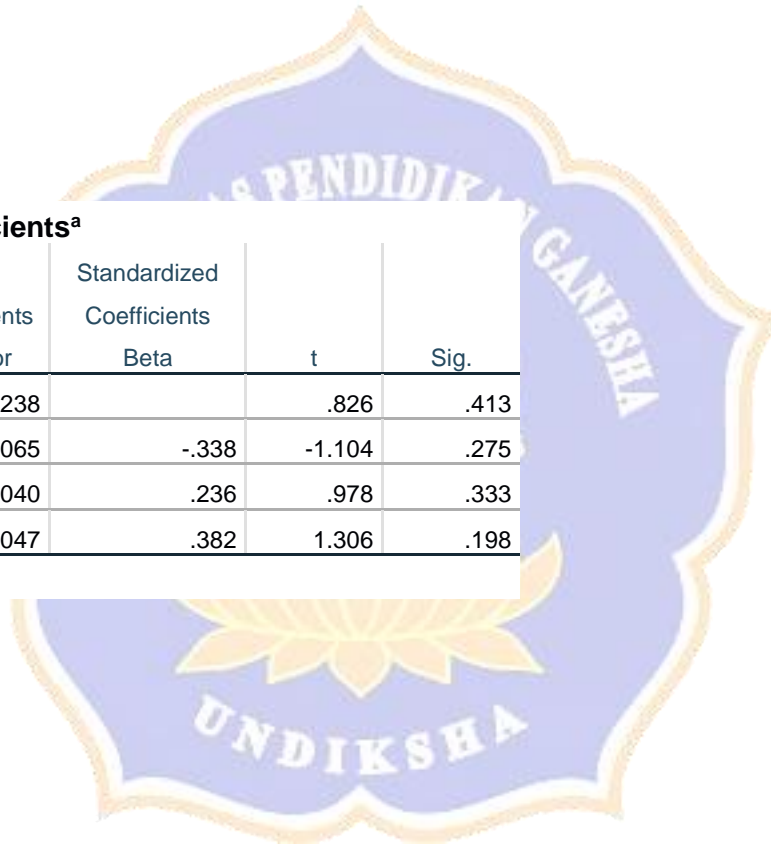
a. Dependent Variable: Y

3. Hasil Uji Heteroskedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.022	1.238		.826	.413
	X1	-.072	.065	-.338	-1.104	.275
	X2	.039	.040	.236	.978	.333
	X3	.061	.047	.382	1.306	.198

a. Dependent Variable: ABS



LAMPIRAN 6
HASIL ANALISIS REGRESI GANDA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.876 ^a	.768	.753	2.400

a. Predictors: (Constant), X3, X2, X1

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	895.933	3	298.644	51.830	.000 ^b
	Residual	270.812	47	5.762		
	Total	1166.745	50			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	67.952	2.497		27.218	.000
	X1	-.278	.131	-.330	-2.119	.039
	X2	-.166	.080	-.256	-2.081	.043
	X3	-.220	.095	-.346	-2.329	.024

a. Dependent Variable: Y



LAMPIRAN 7**DATA KOPERASI DARI DINAS KOPERASI DAN UMKM KABUPATEN BULELENG****DATA INDIVIDU KOPERASI****PROVINSI : BALI****PER : 31 Desember 2020**

idkop	nmkop	kelurahan	kodepos	kecamatan	nobh	tglbh	aktif	tdkaktif
1	2	3	4	5	6	7	8	9
1	KUD. Tirtha Luhur	Kel. Banyuning	81111	Buleleng	91/BH/PAD/KWK 22/III/1996	25/03/1996	1	-
2	KSP. Swadaya	Kel. Banyuning	81111	Buleleng	03/BH/Diskop/IV/2002	05/04/2002	1	-
3	KSP. Lintas Desa Pada Payu	Banyuning	81111	Buleleng	11/BH/Diskop/VII/2002	10/07/2002	1	-
4	KSP. Nusa Abadi	Kel. Banjar Bali	81111	Buleleng	15/BH/Disperindagkop/VIII/2005	15/08/2005	1	-
5	KSP. Dana Mukti	Kel. Banyuning	81111	Buleleng	12/BH/Diskop/XI/2003	10/11/2003	1	-
6	KSP. Wangun Sesana	Kel. Banyuasri	81111	Buleleng	06/BH/Diskop/VI/2004	04/05/2004	1	-
7	KSP. Sari Kumala	Kel. Banjar Bali	81111	Buleleng	16/BH/Diskop/VIII/2004	19/08/2004	-	1
8	KSP. LEPP-M3 Putra Mina Samudra	Kel. Penarukan	81111	Buleleng	17/BH/Diskop/VIII/2004	17/08/2004	1	-

9	KSP. Sami Liang	Kel. Penarukan	81111	Buleleng	23/BH/Diskop/XII/2004	20/01/2004	1	-
10	KSP. Eka Karya Utama	Kel. Banyuning	81111	Buleleng	01/BH/Diskop/II/2005	16/02/2005	1	-
11	KSP. Artha Guna Bhakti	Kel. Banjar Tegal	81111	Buleleng	02/BH/Disperindagkop/V/2005	25/05/2005	1	-
12	KSP. Ganesa Studi Grup	Kel. Banyuasri	81111	Buleleng	03/BH/Disperindagkop/V/2005	25/05/2005	1	-
13	KSP. Ayu Luwih	Desa Pengelatan	81111	Buleleng	06/BH/Disperindagkop/V/2005	30/05/2005	-	1
14	KSP. Arya Setia Dana	Kel. Banyuning	81111	Buleleng	07/BH/Disperindagkop/VI/2005	15/06/2005	-	1
15	KSP. Citra Telekomunikasi Mandiri	Kel. Banjar Bali	81111	Buleleng	39/BH/Disperindagkop/XIII/2006	02/08/2006	1	-
16	KSP. Sanjiwani	Kel. Banjar Jawa	81111	Buleleng	49/BH/Disperindagkop/XII/2006	07/12/2006	1	-
17	KSP. Bina Insani	Desa Pamaron	81111	Buleleng	24/BH/XXVII. 3/IV/2008	23/04/2008	1	-
18	KSP. Citra Abadi Jaya	Desa Bhaktiseraga	81111	Buleleng	46/BH/XXVII. 3/XII/2008	23/12/2008	1	-
19	KSP. Mandala Amerta Sedana	Kel. Banjar Jawa	81111	Buleleng	51/BH/XXVII.3/X/2009	02/10/2009	1	-
20	KSP. Singaraja Agung	Kel. Banjar Jawa	81111	Buleleng	52/BH/XXVII.3/X/2009	02/10/2009	-	1
21	KSP. Suryanadi	Desa Pamaron	81111	Buleleng	54/BH/XXVII. 3/XI/2009	10/11/2009	1	-
22	KSP. Jaya Laksmi	Kel. Kendran	81111	Buleleng	37/BH/XXVII. 3/IX/2008	09/09/2008	1	-
23	KSP. Swasthi Mandiri	Kel. Banjar Jawa	81111	Buleleng	09/BH/XXVII.3/IX/2012	05/09/2012	1	-

24	KSP. Budi Diva Amerta	Kel. Penarukan	81111	Buleleng	17/BH/XXVII.3/XII/2012	10/12/2012	-	1
25	KSP. Dana Baruna	Desa Bhaktiseraga	81111	Buleleng	05/BH/XXVII.3/XI/2014	10/11/2014	1	-
26	KSP. Manunggal Tama	Desa Kalibukbuk	81111	Buleleng	09/BH/XXVII.3/VI/2015	20/05/2015	1	-
27	KSP. Manik Sedana Artha	Kel. Penarukan	81111	Buleleng	12/BH/XXVII.3/VII/2015	30/07/2015	1	-
28	KSP. Bina Karya	Desa Kalibukbuk	81111	Buleleng	18/BH/XXVII.3/VIII/2015	31/08/2015	1	-
29	KSP. Mitra Sugara Jaya	Desa Alasangker	81111	Buleleng	09/BH/XXVII.3/IV/2016	08/04/2016	1	-
30	KSP. Ganesha Mertha Utama	Kel. Astina	81111	Buleleng	18/BH/XXVII.3/IV/2016	11/04/2016	1	-
31	KSP. Arta Dharma Persada	Desa Bhaktiseraga	81111	Buleleng	002188/BH/M.KUKM.2/IX/2016	23/09/2016	1	-
32	KSP. Karya Abadi	Desa Pamaron	81111	Buleleng	15/BH/Diskop/VIII/2004	08/16/2004	1	-
33	KSP.Mitra Makmur Mandiri Singaraja	Kel. Penarukan	81111	Buleleng	004446/BH/M.KUKM/VI/2017	14/06/2017	1	-
34	KSP.Astiti Bhakti Utama	Kel. Banjar Jawa	81111	Buleleng	004806/BH/M.KUKM/VII/2017	25/07/2017	1	-
35	KSP. Artha Maha Semaya	Kel. Banyuning	81119	Buleleng	007285/BH/M.KUKM.2/II/2018	06/02/2018	1	-
36	KSP. Artha Krama Asri	Kel. Banyuasri	81111	Buleleng	008048/BH/M.KUKM.2/IV/2018	09/04/2018	1	-
37	KSP. Bali Shanti Mandiri	Desa Alas Angker	81111	Buleleng	011330/BH/M.KUKM.2/XII/2018	21/12/2018	1	-
38	KSP. Bali Jaya Abadi	Kel. Banyuning	81111	Buleleng	011331/BH/M.KUKM.2/XII/2018	21/12/2018	1	-

39	KPN. Ikhlas	Kel. Kampung bugis	81111	Buleleng	191/BH/PAD/KWK 22/III/1996	26/03/1996	1	-
40	KPN. Angkasa	Banjar Jawa	81111	Buleleng	179/BH/PAD/KWK 22/III/1996	26/03/1996	1	-
41	KPN. Wiyata	Kel. Astina	81111	Buleleng	178/BH/PAD/KWK 22/III/1996	26/03/1996	1	-
42	KPN. Bhakti Husada	Kel. Astina	81111	Buleleng	263/BH/PAD/KWK 22/III/1996	27/03/1996	1	-
43	KPN. Hita Karana	Desa Tukadmungga	81111	Buleleng	181/H/PAD/KWK 22/III/1996	26/03/1996	1	-
44	KPN. Abhyudaya	Kel. Banjar Jawa	81111	Buleleng	260/BH/PAD/KWK 22/III/1996	27/03/1996	1	-
45	KPN. Mina Bahari	kel. Kaliuntu	81111	Buleleng	13/BH/PAD/Diskop/VII/2002	10/07/2002	1	-
46	KPN. Niaga Artha Sari	Kel. Kaliuntu	81111	Buleleng	257/BH/PAD/KWK 22/III/1996	27/03/1996	-	1
47	KPN. Setia Budhi	Kel. Kaliuntu	81111	Buleleng	256/BH/PAD/KWK 22/III/1996	27/03/1996	1	-
48	KPN. Praja Mukti	Kel. Astina	81111	Buleleng	262/BH/PAD/KWK 22/III/1996	27/03/1996	1	-
49	KPN. Kuwera	Kel. Kaliuntu	81111	Buleleng	119/BH/PAD/KWK 22/III/1996	26/03/1996	1	-
50	KPN. Pengayoman	Kel. Paket Agung	81111	Buleleng	75/BH/PAD/KWK 22/III/1996	25/03/1996	1	-
51	KPN. Agraria	Kel. Kaliuntu	81111	Buleleng	188/BH/PAD/KWK 22/III/1996	26/03/1996	1	-
52	KPN. Werdhi Sedana	Kel. Penarukan	81111	Buleleng	91/BH/PAD/KWK 22/III/1997	31/03/1997	1	-
53	KPN. Mahayu Warga	Kel. Banyuasri	81111	Buleleng	261/BH/PAD/KWK 22/III/1996	27/03/1996	1	-

54	KPN. Satya Dharma	Kel. Kampung Bugis	81111	Buleleng	65/BH/PAD/KWK 22/III/1997	27/03/1997	1	-
55	KPN. Rupekes	Kel. Kendran	81111	Buleleng	271/BH/PAD/KWK 22/III/1996	27/03/1996	1	-
56	KPN. Sarwa Nadi	Kel. Kaliuntu	81111	Buleleng	71/BH/PAD/KWK 22/III/1997	26/03/1997	1	-
57	KPN. Swakarya	Kel. Banjar Jawa	81111	Buleleng	57/BH/PAD/KWK 22/III/1997	26/03/1997	1	-
58	KPN. Patianus	Kel. Banyuasri	81111	Buleleng	438A/BH/PAD/KWK 22/V/1996	08/05/1996	1	-
59	KPN. Werdhi Yasa	Kel. Banjar Tegal	81111	Buleleng	76/BH/PAD/KWK 22.1/III/1996	25/03/1996	1	-
60	KPN. Rare Angon	Kel. Kaliuntu	81111	Buleleng	77/BH/PAD/KWK 22/III/1996	25/03/1996	1	-
61	KPRI. Kembang Kenanga	Kel. Banjar Tegal	81111	Buleleng	82/BH/PAD/Diskop/IX/2010	02/09/2010	-	1
62	Kopkar. Karya Mandiri	Kel. Kampung Anyar	81111	Buleleng	11/BH/DISKOP/X/2003	08/10/2003	1	-
63	Kopkar. Eka Sedana	Kel Banyuasri	81111	Buleleng	96/BH/PAD/KWK 22/III/1997	23/03/1997	1	-
64	Kopkar. Tirta Asih	Kel. Kampung Kajanan	81111	Buleleng	183/BH/PAD/KWK 22/III/1996	26/03/1996	1	-
65	Kopkar. Universitas Panji Sakti	Kel. Banjar Tegal	81111	Buleleng	177/BH/PAD/KWK 22/III/1996	26/03/1996	1	-
66	Kopkar. Kopegtel	Kel. Banjar Jawa	81111	Buleleng	187/BH/PAD/KWK 22/III/1996	26/03/1996	1	-
67	Kopkar. Adhi Guna	Kel. Kaliuntu	81111	Buleleng	1274/BH/VI/1993	29/06/1993	1	-
68	Kopkar. Bina Artha Bersama	Kel. Banjar Jawa	81111	Buleleng	19/BH/V/1995	23/05/1995	1	-





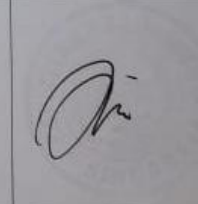
69	Kopkar. Kertha Husada	Kel. Kaliuntu	81111	Buleleng	19/BH/KWK 22/VI/97	12/06/1997	1	-
70	Kopkar. Primkoppos	Kel. Banjar Jawa	81111	Buleleng	347/BH/PAD/KWK 22/III/1996	28/03/1998	1	-
71	Kopkar. Swadarma	Kel. Kampung Baru	81111	Buleleng	18/BH/Disperindagkop/VIII/2005	30/08/2005	1	-
72	Kopkar. Tirta Jaya	Kel. Kampung Bugis	81111	Buleleng	31/BH/XXVII. 3/VI/2008	09/06/2008	-	1
73	Kopwan. Mas Ayu Lestari	Kel. Banyuning	81111	Buleleng	16/BH/XXVII. 3/XII/2007	27/12/2007	1	-
74	Kopwan. Srikandi	Kel. Astina	81111	Buleleng	25/BH/PAD/KWK 22/II/1997	15/02/1997	1	-
75	Kopwan. Az Zahrah	Kel. Banjar Bali	81111	Buleleng	41/BH/XXVII. 3/X/2008	31/10/2008	1	-
76	Kopwan. Sari Artha Guna	Desa Pamaron	81111	Buleleng	01/BH/XXVII.3/I/2012	12/01/2012	-	1
							75	18



**LAMPIRAN
DOKUMENTASI**



**LAMPIRAN
SURAT EKSPEDASI**

No	Nama Koperasi	Alamat	Tanggal	Cap/Ttd
1	KSP. Mitra Sugara Jaya	Desa Alasanger	18/6/21	
2	KSP. Bani KANTHI MANDIRI	Des. ALASANGER	18/6/21	
3	KSP. Mitra Makmur Mandiri Singaraja	Kel. Penarukan	18/6/2021	
4	KSP Manik Sedana Artha	Penarungan	18/6/21	
5	KSP. Citra Abadi Jaya	Baktiseraga	18/6/21	

No	Nama Koperasi	Alamat	Tanggal	Cap/Ttd
6	KSP Lestari M3 PURA MUDA SUNDARA	Kelurahan Pawarutan Jl. Saur Katu bayu GX	21 Juni 2021	
7	KSP. Swadaya	Jl. P. Kamotog Banyuning	21 / 21 / 6	
8	KSP HUSA ABADI	Jl. Hasanudin no 19 Singaraja	21 / 6 2021	
9	KSP Mandala Amerta Sedana.	Jl. Dewi Kanti No 29 D Singaraja.	21 / 6 21.	
10	KSP Samiliang	Jl. Rahulung; Pecorukan.	22 / 6 21	

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No	Nama Koperasi	Alamat	Tanggal	Cap/Ttd
11	KSP Wangun Sejahtera	Jl. Wf. Supriatman Simpang 4 Pekraman SGR	22/2021 Juni	
12	KSP. Bali Jaya Abadi	Jln. Pulau Komodo bang Durian	22/2021 Juni	
13	KSP EKA KARYA UTAMA	JTN Banyuwangi	22/6 21	 CITELMA
14	KSP CITRA TELECOM MANDIRI	Jl. Cipinang KAY	22/6-2021 '6	
15	KSP. ANTA GUNA BHAKTI	Jln. G. ABUNG	22/6/2021	
16	KSP Eaneshia Mertha Utama	Jln. Batot laca No 12	22/6 2021	
17	KSP. Karya Abadi	Desa Pamaran	22/2021 /6	

RIWAYAT HIDUP



Kadek Ovi Andarista lahir di Poh Bergong pada tanggal 8 Oktober 1999. Penulis lahir dari pasangan suami istri Bapak Ketut Suparna dan Ibu Luh Ayu Budraspini. Penulis berkebangsaan Indonesia dan beragama Hindu. Kini penulis tinggal di Desa Poh Bergong, Dusun Bergong, Kecamatan Buleleng, Kabupaten Buleleng, Provinsi Bali. Penulis menyelesaikan pendidikan dasar di SD Negeri 2 Poh Bergong dan lulus pada tahun 2011. Penulis melanjutkan pendidikan di SMP 5 Singaraja dan lulus pada tahun 2014. Pada tahun 2017 penulis lulus dari SMK Negeri 1 Singaraja jurusan Perkantoran.

Selanjutnya, mulai tahun 2017 sampai dengan penulisan skripsi ini, penulis masih terdaftar sebagai mahasiswa Program Studi S1 Akuntansi di Universitas Pendidikan Ganesha.

