

Uji Asumsi Klasik

1. Normalitas

1) Normalitas (PCK)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		72
Normal Parameters(a,b)	Mean	,0000000
	Std. Deviation	107,11299459
Most Extreme Differences	Absolute	,114
	Positive	,114
	Negative	-,063
Kolmogorov-Smirnov Z		,965
Asymp. Sig. (2-tailed)		,309

2) Normalitas (PGK)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		72
Normal Parameters(a,b)	Mean	,0000000
	Std. Deviation	1,44041908
Most Extreme Differences	Absolute	,151
	Positive	,107
	Negative	-,151
Kolmogorov-Smirnov Z		1,285
Asymp. Sig. (2-tailed)		,074

2. Heteroskedastisitas

1) Heteroskedastisitas (PCK)

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,584	1,481		1,070	,294
	TK	,089	,050	,315	1,758	,090

a. Dependent Variable: LNRes

2) Heteroskedastisitas (PGK)

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,681	,524		3,205	,002
	TK	-,015	,018	-,101	-,850	,398

a. Dependent Variable: AbsRes2

Analisis Regresi Sederhana

1) Pengaruh tingkat kepatuhan persyaratan kredit nasabah terhadap tingkat pencairan kredit

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-202,840	78,752		-2,576	,012
	TK	11,874	2,724	,462	4,358	,000

2) Pengaruh tingkat kepatuhan persyaratan kredit nasabah terhadap tingkat pengembalian kredit.

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,740	1,059		3,532	,001
	TK	-,015	,037	-,048	-,403	,688

ANOVA

1. Tingkat Pencairan Kredit

Test of Homogeneity of Variances

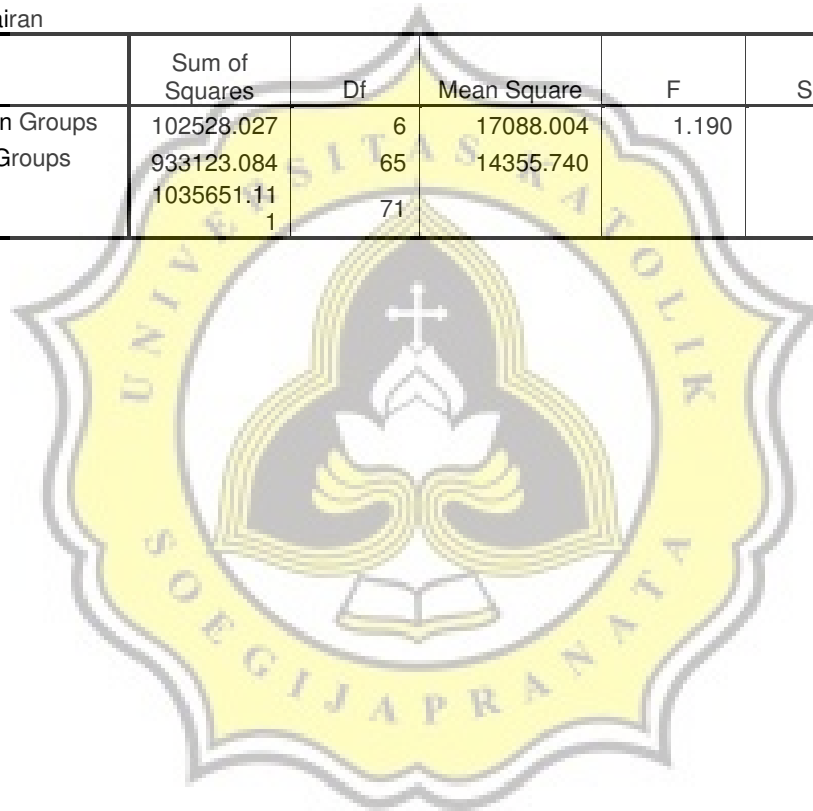
pencairan

Levene Statistic	df1	df2	Sig.
1.376	6	65	.238

ANOVA

pencairan

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	102528.027	6	17088.004	1.190	.323
Within Groups	933123.084	65	14355.740		
Total	1035651.111	71			



Multiple Comparisons

Dependent Variable: pencairan

	(I) UM	(J) UM	Mean Difference (I-J)			95% Confidence Interval	
			Mean Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
Tukey HSD	Ambarawa	Suwowono	-48.929	55.464	.974	-217.68	119.82
		Salatiga	-89.786	55.464	.671	-258.54	78.97
		Karang Jati	-6.214	47.135	1.000	-149.63	137.20
		Ungaran	5.500	45.286	1.000	-132.29	143.29
		Gayamsari	-103.214	55.464	.513	-271.97	65.54
	Suwowono	Johar	-36.760	48.275	.988	-183.64	110.12
		Ambarawa	48.929	55.464	.974	-119.82	217.68
		Salatiga	-40.857	64.044	.995	-235.72	154.00
		Karang Jati	42.714	56.984	.989	-130.66	216.09
		Ungaran	54.429	55.464	.956	-114.32	223.18
	Gayamsari	Johar	-54.286	64.044	.979	-249.14	140.57
		Ambarawa	12.169	57.930	1.000	-164.09	188.42
		Salatiga	89.786	55.464	.671	-78.97	258.54
		Suwowono	40.857	64.044	.995	-154.00	235.72
		Karang Jati	83.571	56.984	.763	-89.80	256.95
	Ungaran	Ungaran	95.286	55.464	.607	-73.47	264.04
		Gayamsari	-13.429	64.044	1.000	-208.29	181.43
		Johar	53.026	57.930	.969	-123.23	229.28
		Karang Jati	6.214	47.135	1.000	-137.20	149.63
		Suwowono	-42.714	56.984	.989	-216.09	130.66
	Karang Jati	Salatiga	-83.571	56.984	.763	-256.95	89.80
		Ungaran	11.714	47.135	1.000	-131.70	155.13
		Gayamsari	-97.000	56.984	.617	-270.38	76.38
		Johar	-30.545	50.014	.996	-182.72	121.62
		Ambarawa	-5.500	45.286	1.000	-143.29	132.29
	Suwowono	Suwowono	-54.429	55.464	.956	-223.18	114.32
		Salatiga	-95.286	55.464	.607	-264.04	73.47
		Karang Jati	-11.714	47.135	1.000	-155.13	131.70
		Gayamsari	-108.714	55.464	.449	-277.47	60.04
		Johar	-42.260	48.275	.975	-189.14	104.62
	Gayamsari	Ambarawa	103.214	55.464	.513	-65.54	271.97
		Suwowono	54.286	64.044	.979	-140.57	249.14
		Salatiga	13.429	64.044	1.000	-181.43	208.29
		Karang Jati	97.000	56.984	.617	-76.38	270.38
		Ungaran	108.714	55.464	.449	-60.04	277.47
	Johar	Johar	66.455	57.930	.911	-109.80	242.71
		Ambarawa	36.760	48.275	.988	-110.12	183.64
		Suwowono	-12.169	57.930	1.000	-188.42	164.09
		Salatiga	-53.026	57.930	.969	-229.28	123.23
		Karang Jati	30.545	50.014	.996	-121.62	182.72
	Ungaran	Ungaran	42.260	48.275	.975	-104.62	189.14
		Gayamsari	-66.455	57.930	.911	-242.71	109.80

2. Tingkat Pengembalian Kredit

Test of Homogeneity of Variances

pengembalian

Levene Statistic	df1	df2	Sig.
.763	6	65	.602

ANOVA

pengembalian

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	4.902	6	.817	.372	.894
Within Groups	142.751	65	2.196		
Total	147.653	71			



Multiple Comparisons

Dependent Variable: pengembalian

	(I) UM	(J) UM	Mean Difference (I-J)			95% Confidence Interval	
				Std. Error	Sig.	Lower Bound	Upper Bound
Tukey HSD	Ambarawa	Suwowono	.000	.686	1.000	-2.09	2.09
		Salatiga	.571	.686	.981	-1.52	2.66
		Karang Jati	.119	.583	1.000	-1.65	1.89
		Ungaran	-.357	.560	.995	-2.06	1.35
		Gayamsari	.000	.686	1.000	-2.09	2.09
		Johar	-.260	.597	.999	-2.08	1.56
	Suwowono	Ambarawa	.000	.686	1.000	-2.09	2.09
		Salatiga	.571	.792	.991	-1.84	2.98
		Karang Jati	.119	.705	1.000	-2.03	2.26
		Ungaran	-.357	.686	.998	-2.44	1.73
		Gayamsari	.000	.792	1.000	-2.41	2.41
		Johar	-.260	.717	1.000	-2.44	1.92
	Salatiga	Ambarawa	-.571	.686	.981	-2.66	1.52
		Suwowono	-.571	.792	.991	-2.98	1.84
		Karang Jati	-.452	.705	.995	-2.60	1.69
		Ungaran	-.929	.686	.824	-3.02	1.16
		Gayamsari	-.571	.792	.991	-2.98	1.84
		Johar	-.831	.717	.906	-3.01	1.35
	Karang Jati	Ambarawa	-.119	.583	1.000	-1.89	1.65
		Suwowono	-.119	.705	1.000	-2.26	2.03
		Salatiga	.452	.705	.995	-1.69	2.60
		Ungaran	-.476	.583	.982	-2.25	1.30
		Gayamsari	-.119	.705	1.000	-2.26	2.03
		Johar	-.379	.619	.996	-2.26	1.50
	Ungaran	Ambarawa	.357	.560	.995	-1.35	2.06
		Suwowono	.357	.686	.998	-1.73	2.44
		Salatiga	.929	.686	.824	-1.16	3.02
		Karang Jati	.476	.583	.982	-1.30	2.25
		Gayamsari	.357	.686	.998	-1.73	2.44
		Johar	.097	.597	1.000	-1.72	1.91
Gayamsari	Ambarawa	.000	.686	1.000	-2.09	2.09	
	Suwowono	.000	.792	1.000	-2.41	2.41	
	Salatiga	.571	.792	.991	-1.84	2.98	
	Karang Jati	.119	.705	1.000	-2.03	2.26	
	Ungaran	-.357	.686	.998	-2.44	1.73	
	Johar	-.260	.717	1.000	-2.44	1.92	
Johar	Ambarawa	.260	.597	.999	-1.56	2.08	
	Suwowono	.260	.717	1.000	-1.92	2.44	
	Salatiga	.831	.717	.906	-1.35	3.01	
	Karang Jati	.379	.619	.996	-1.50	2.26	
	Ungaran	-.097	.597	1.000	-1.91	1.72	
	Gayamsari	.260	.717	1.000	-1.92	2.44	