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LAMPIRAN

Lampiran 1

LEMBAR ANGKET

Kepada Yth.

Nasabah BMT Dinar Amanu

Di tempat

Assalamualaikum Wr. Wb.

Dengan hormat,

Dalam rangka penelitian tugas akhir atau skripsi pada program strata 1 (S-1) Institut Agama Islam Negeri (IAIN) Tulungagung, saya:

Nama : NANDA SARI

Nim : 3223113073

Fakultas/ Jurusan : Fakultas Ekonomi dan Bisnis Islam / Perbankan Syariah

Bermaksud mengadakan penelitian yang berjudul “Pengaruh Etika Pegawai dan Kebijakan Lembaga Terhadap Keputusan Nasabah Memilih Pembiayaan Bai Bitsaman Ajil di BMT Dinar Amanu”. Sehubungan dengan itu, saya mohon bantuan dari bapak/ibu/ saudara/i untuk meluangkan waktunya untuk mengisi angket penelitian ini.

Mengingat pentingnya data ini, saya sangat mengharapkan agar angket penelitian ini diisi dengan lengkap sesuai kondisi yang sebenarnya. Jawaban dari bapak/ibu/ saudara/i hanya digunakan untuk penelitian, dan kerahasiaannya akan saya jaga dengan hati-hati.

Atas kesediaan dan partisipasi dari bapak/ibu/saudara/i dalam mengisi angket ini saya ucapkan terima kasih.

Wassalamualaikum Wr. Wb.

Hormat saya,

Nanda Sari

Kami menjamin rahasia pribadi anda

Bagian A

1. Nama :
2. Jenis kelamin : a. pria b. wanita
3. Usia : tahun
4. Pendidikan terakhir :
 - a. SD b. SMP c. SMA
 - d. D3 e. S1 f. S2
5. Pekerjaan
 - a. Wiraswasta b. Ibu rumah tangga
 - c. Karyawan swasta d. Petani
 - e. Pegawai negeri f. Pedagang
 - g. Lain-lain..... (sebutkan)
6. Pendapatan perbulan
 - a. Rp. 500.000 - Rp 1.000.000 b. Rp. 2.100.000 - Rp. 3.000.000
 - c. Rp. 1.100.000 - Rp. 2.000.000 d. Diatas Rp. 3.000.000
7. Lama menjadi nasabah BMT Dinar Amanu
 - a. Kurang dari 1 tahun b. 1 tahun c. 2 tahun
 - d. 3 tahun e. 4 tahun f. Diatas 5 tahun

Bagian B

Silahkan jawab pernyataan berikut ini sesuai dengan pengalaman anda sebagai nasabah BMT Dinar Aman dengan memberikan tanda (✓) pada kolom yang telah disediakan sesuai dengan penilaian anda. Setiap pernyataan terdiri dari 5 pilihan jawaban yaitu:

- Sangat Setuju (SS) diberi skor 5
- Setuju (S) diberi skor 4
- Netral (N) diberi skor 3
- Tidak Setuju (TS) diberi skor 2
- Sangat Tidak Setuju (STS) diberi skor 1

| No | Pernyataan | Kategori jawaban | | | | |
|----|--|------------------|---|---|----|-----|
| | | SS | S | N | TS | STS |
| | Faktor Etika Pegawai (Variabel X1) | | | | | |
| 1 | Pegawai BMT Dinar Amanu selalu mendahulukan pekerjaan yang halal dan menghindari pekerjaan yang haram. | | | | | |
| 2 | Pegawai BMT Dinar Amanu bersikap ramah kepada nasabah | | | | | |
| 3 | Pegawai BMT Dinar Amanu berpenampilan sederhana. | | | | | |
| 4 | Pegawai BMT Dinar Amanu santun dalam bertutur kata. | | | | | |
| 5 | Pegawai BMT Dinar Amanu memberi kemudahan dalam memperoleh informasi. | | | | | |
| 6 | Pegawai BMT Dinar Amanu selalu tanggap dalam menyelesaikan keluhan nasabah. | | | | | |

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|----|---|--|--|--|--|--|
| 7 | Sikap pegawai BMT Dinar Amanu dapat dipercaya ketika memberikan pelayanan. | | | | | |
| 8 | BMT Dinar Amanu menggunakan prinsip transparan. | | | | | |
| | Faktor Kebijakan Lembaga (Variabel X2) | | | | | |
| 9 | BMT Dinar Amanu menggunakan prinsip kehati-hatian dalam memberikan fasilitas pembiayaan baik kepada nasabah lama atau nasabah baru. | | | | | |
| 10 | Sebelum memutuskan untuk memberikan fasilitas pembiayaan petugas pembiayaan terlebih dahulu melakukan survei untuk menguji kebenaran informasi dalam formulir permohonan. | | | | | |
| 11 | Dalam memutuskan memberikan fasilitas pembiayaan, BMT Dinar Amanu menggunakan analisis pembiayaan yang lengkap. | | | | | |
| 12 | Dalam memutuskan memberikan fasilitas pembiayaan, BMT Dinar Amanu menggunakan analisis pembiayaan yang objektif. | | | | | |
| 13 | Analisis pembiayaan dilakukan untuk meminimalisir terjadinya resiko yang merugikan BMT. | | | | | |
| 14 | Setiap nasabah atau calon nasabah yang ingin mengajukan pembiayaan di BMT Dinar Amanu harus melengkapi dokumen-dokumen yang disyaratkan oleh lembaga. | | | | | |
| 15 | Persyaratan pembiayaan di BMT Dinar Amanu mudah dipenuhi. | | | | | |
| 16 | BMT Dinar amanu menerapkan biaya administrasi yang murah. | | | | | |
| | Keputusan Nasabah (Variabel Y) | | | | | |
| 17 | Bai Bitsaman Ajil merupakan produk pembiayaan yang bebas dari bunga (riba). | | | | | |
| 18 | Memilih pembiayaan bai bitsaman ajil karena dorongan keluarga. | | | | | |
| 19 | Memilih pembiayaan bai bitsaman ajil karena tenaga penjual (marketing) memberikan informasi secara lengkap. | | | | | |
| 20 | Memilih pembiayaan bai bitsaman ajil karena benar-benar sesuai syariat islam. | | | | | |
| 21 | Memilih pembiayaan bai bitsaman ajil karena sangat menguntungkan. | | | | | |
| 22 | Memilih pembiayaan bai bitsaman ajil karena sesuai dengan harapan saya. | | | | | |
| 23 | Memilih pembiayaan bai bitsaman ajil karena tingkat margin yang disepakati tidak memberatkan. | | | | | |
| 24 | Memilih pembiayaan bai bitsaman ajil di BMT Dinar Amanu karena pelayanannya baik. | | | | | |

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| 17 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 33 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 18 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 35 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 31 |
| 19 | 5 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 28 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 25 | 4 | 3 | 4 | 2 | 3 | 3 | 4 | 27 |
| 20 | 4 | 5 | 4 | 4 | 3 | 3 | 4 | 4 | 31 | 3 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 27 | 3 | 4 | 5 | 5 | 4 | 4 | 4 | 34 |
| 21 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 37 | 5 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 26 | 3 | 4 | 4 | 3 | 4 | 4 | 5 | 32 |
| 22 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 38 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 3 | 32 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 26 |
| 23 | 4 | 4 | 4 | 4 | 3 | 4 | 5 | 4 | 32 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 31 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 33 |
| 24 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 34 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 26 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 35 |
| 25 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 33 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 32 |
| 26 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 37 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 |
| 27 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 25 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 22 | 5 | 3 | 3 | 3 | 3 | 3 | 4 | 28 |
| 28 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 32 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 22 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 26 |
| 29 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 30 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 25 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 28 |
| 31 | 5 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 29 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 24 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 28 |
| 32 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 29 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 31 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 25 |
| 33 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 28 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 24 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 28 |
| 34 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 27 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 24 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 28 |
| 35 | 4 | 4 | 4 | 4 | 5 | 4 | 3 | 3 | 31 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 33 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 36 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 31 |
| 37 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 34 | 4 | 4 | 5 | 3 | 3 | 3 | 5 | 4 | 27 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 32 |
| 38 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 34 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 29 | 5 | 3 | 4 | 4 | 4 | 4 | 5 | 33 |
| 39 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 39 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 21 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 36 |
| 40 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 | 5 | 5 | 5 | 5 | 3 | 3 | 5 | 4 | 31 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 35 |
| 41 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 35 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 37 |
| 42 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 37 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 38 |
| 43 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 29 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 30 | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 27 |
| 44 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 33 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 36 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 36 |

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| 45 | 5 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 28 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 22 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 27 |
| 46 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 5 | 29 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 | 3 | 3 | 5 | 5 | 3 | 4 | 4 | 4 | 31 |
| 47 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 29 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 29 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 27 |
| 48 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 36 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 29 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 29 |
| 49 | 5 | 5 | 4 | 3 | 4 | 4 | 3 | 3 | 31 | 3 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 23 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 34 |
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| 51 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 33 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 5 | 31 |
| 52 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 53 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 28 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 4 | 28 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 27 |
| 54 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 36 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 30 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 |
| 55 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 28 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 5 | 25 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 28 |
| 56 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 30 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 34 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 34 |
| 57 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 36 | 4 | 4 | 5 | 3 | 4 | 4 | 3 | 3 | 27 | 3 | 3 | 4 | 3 | 4 | 3 | 5 | 5 | 30 |
| 58 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 28 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 26 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 28 |
| 59 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 37 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 31 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 29 |
| 60 | 4 | 4 | 3 | 4 | 3 | 5 | 4 | 4 | 31 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 31 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 28 |
| 61 | 3 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 29 | 3 | 3 | 3 | 4 | 3 | 3 | 4 | 3 | 23 | 4 | 4 | 3 | 4 | 5 | 5 | 5 | 5 | 35 |
| 62 | 4 | 5 | 3 | 4 | 4 | 3 | 4 | 4 | 31 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 28 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 38 |
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| 65 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 33 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 27 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 29 |
| 66 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 3 | 34 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 22 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 33 |
| 67 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 29 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 26 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 28 |
| 68 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 31 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 31 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 25 |
| 69 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 32 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 26 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 70 | 4 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 33 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 30 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 29 |
| 71 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 36 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 30 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 28 |
| 72 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 36 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 21 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 27 |

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| 73 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 28 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 31 | 3 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 32 |
| 74 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 28 | 3 | 3 | 3 | 3 | 5 | 3 | 3 | 2 | 25 | 2 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 28 |
| 75 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 28 | 3 | 4 | 4 | 4 | 5 | 5 | 3 | 2 | 28 | 2 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 26 |
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| 77 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 36 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 29 | 3 | 3 | 4 | 4 | 4 | 4 | 5 | 5 | 32 |
| 78 | 4 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 33 | 3 | 3 | 4 | 5 | 4 | 4 | 4 | 4 | 27 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 34 |
| 79 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 34 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 26 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 33 |
| 80 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 34 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 34 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 81 | 5 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 28 | 3 | 3 | 2 | 3 | 3 | 4 | 2 | 2 | 20 | 2 | 3 | 2 | 3 | 3 | 4 | 4 | 4 | 25 |
| 82 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 34 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 30 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 36 |
| 83 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 25 | 4 | 4 | 3 | 4 | 3 | 3 | 3 | 3 | 27 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 24 |
| 84 | 5 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 31 | 5 | 5 | 5 | 4 | 4 | 4 | 3 | 3 | 30 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 27 |
| 85 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 40 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 31 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 27 |
| 86 | 4 | 4 | 4 | 3 | 4 | 5 | 5 | 3 | 32 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 33 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 33 |

Lampiran 3

Hasil Uji Validitas dan Reliabilitas

1. Variabel X1 (Etika Pegawai)

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 86 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 86 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .849 | 8 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| P1 | 27.6744 | 11.375 | .372 | .854 |
| P2 | 27.9302 | 9.854 | .631 | .825 |
| P3 | 28.0581 | 9.538 | .683 | .818 |
| P4 | 28.1047 | 9.412 | .769 | .807 |
| P5 | 28.0233 | 9.764 | .652 | .822 |
| P6 | 27.9535 | 10.327 | .638 | .825 |
| P7 | 28.0116 | 10.576 | .579 | .832 |
| P8 | 28.1628 | 11.526 | .351 | .855 |

2. Variabel X2 (Kebijakan Lembaga)

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 86 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 86 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .840 | 8 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| P1 | 26.9767 | 11.058 | .568 | .821 |
| P2 | 26.8605 | 11.180 | .646 | .812 |
| P3 | 27.0000 | 10.965 | .630 | .813 |
| P4 | 27.0233 | 11.482 | .570 | .821 |
| P5 | 27.0233 | 11.764 | .500 | .829 |
| P6 | 27.0233 | 11.741 | .526 | .826 |
| P7 | 27.0000 | 10.776 | .676 | .807 |
| P8 | 27.1977 | 11.666 | .458 | .836 |

3. Variabel Y (Keputusan Nasabah)

Case Processing Summary

| | | N | % |
|-------|-----------------------|----|-------|
| Cases | Valid | 86 | 100.0 |
| | Excluded ^a | 0 | .0 |
| | Total | 86 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .848 | 8 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| Y1 | 26.7907 | 11.179 | .478 | .848 |
| Y2 | 26.8256 | 11.840 | .567 | .833 |
| Y3 | 26.7093 | 11.220 | .543 | .836 |
| Y4 | 26.8837 | 11.422 | .584 | .830 |
| Y5 | 26.8488 | 11.000 | .756 | .811 |
| Y6 | 26.7674 | 11.028 | .648 | .822 |
| Y7 | 26.6395 | 11.363 | .608 | .828 |
| Y8 | 26.5233 | 11.876 | .564 | .833 |

Lampiran 4

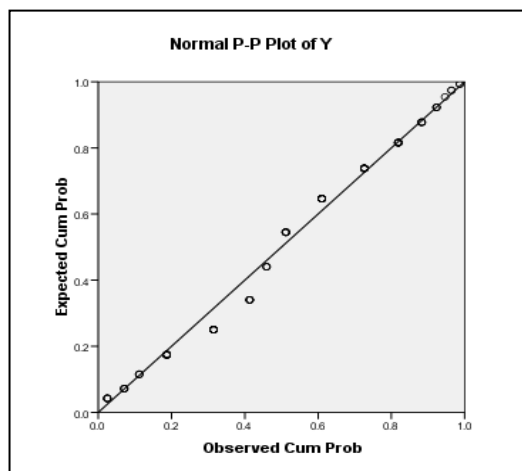
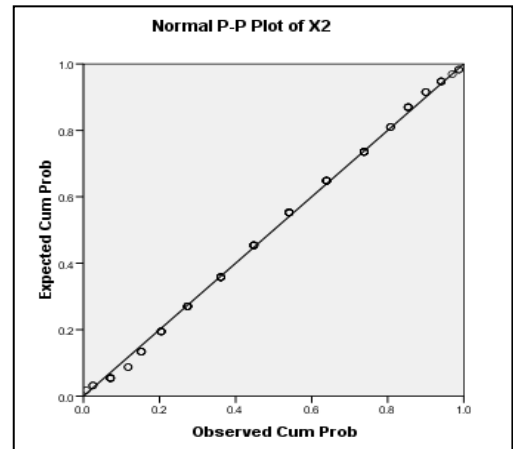
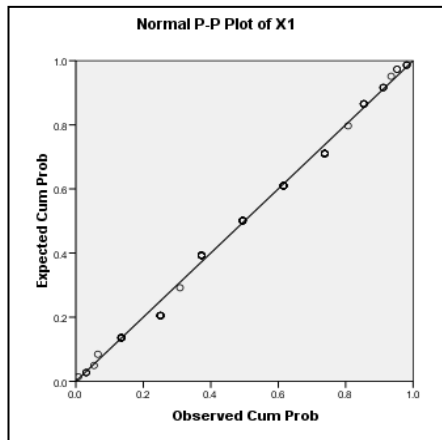
Uji Normalitas Data

A. Kolmogorov-Smirnov

| One-Sample Kolmogorov-Smirnov Test | | | | |
|------------------------------------|----------------|---------|---------|---------|
| | | X1 | X2 | Y |
| N | | 86 | 86 | 86 |
| Normal Parameters ^a | Mean | 31.9884 | 28.4651 | 30.5698 |
| | Std. Deviation | 3.62830 | 4.02842 | 3.81187 |
| Most Extreme Differences | Absolute | .097 | .064 | .134 |
| | Positive | .097 | .055 | .134 |
| | Negative | -.079 | -.064 | -.100 |
| Kolmogorov-Smirnov Z | | .902 | .598 | 1.239 |
| Asymp. Sig. (2-tailed) | | .390 | .867 | .093 |

a. Test distribution is Normal.

B. Normal P-P Plot



Lampiran 5

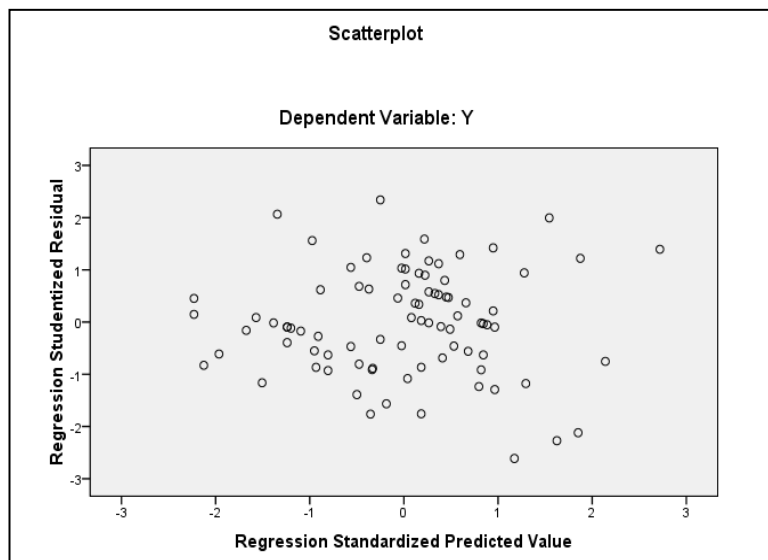
Uji Asumsi Klasik

A. Uji Multikolinieritas

| Model | | Collinearity Statistics | |
|-------|----|-------------------------|-------|
| | | Tolerance | VIF |
| 1 | X1 | .929 | 1.076 |
| | X2 | .929 | 1.076 |

a. Dependent Variable: Y

B. Uji Heteroskedasitas



Lampiran 6

Uji Regresi Linier Berganda

Variables Entered/Removed^b

| Model | Variables Entered | Variables Removed | Method |
|-------|---------------------|-------------------|--------|
| 1 | X2, X1 ^a | . | Enter |

a. All requested variables entered.

b. Dependent Variable: Y

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .477 ^a | .227 | .209 | 3.39076 |

a. Predictors: (Constant), X2, X1

ANOVA^b

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 280.808 | 2 | 140.404 | 12.212 | .000 ^a |
| | Residual | 954.274 | 83 | 11.497 | | |
| | Total | 1235.081 | 85 | | | |

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 12.313 | 3.727 | | 3.304 | .001 |
| | X1 | .337 | .105 | .320 | 3.201 | .002 |
| | X2 | .263 | .095 | .278 | 2.779 | .007 |

a. Dependent Variable: Y

Lampiran 7

PENELITIAN



Lampiran 8

Titik Presentase Distribusi¹

df = 81 – 120

| df \ | 0.25 | 0.10 | 0.05 | 0.025 | 0.01 | 0.005 | 0.001 |
|------|---------|---------|---------|---------|---------|---------|---------|
| | 0.50 | 0.20 | 0.10 | 0.050 | 0.02 | 0.010 | 0.002 |
| 81 | 0.67753 | 1.29209 | 1.66388 | 1.98969 | 2.37327 | 2.63790 | 3.19392 |
| 82 | 0.67749 | 1.29196 | 1.66365 | 1.98932 | 2.37269 | 2.63712 | 3.19262 |
| 83 | 0.67746 | 1.29183 | 1.66342 | 1.98896 | 2.37212 | 2.63637 | 3.19135 |
| 84 | 0.67742 | 1.29171 | 1.66320 | 1.98861 | 2.37156 | 2.63563 | 3.19011 |
| 85 | 0.67739 | 1.29159 | 1.66298 | 1.98827 | 2.37102 | 2.63491 | 3.18890 |
| 86 | 0.67735 | 1.29147 | 1.66277 | 1.98793 | 2.37049 | 2.63421 | 3.18772 |
| 87 | 0.67732 | 1.29136 | 1.66256 | 1.98761 | 2.36998 | 2.63353 | 3.18657 |
| 88 | 0.67729 | 1.29125 | 1.66235 | 1.98729 | 2.36947 | 2.63286 | 3.18544 |
| 89 | 0.67726 | 1.29114 | 1.66216 | 1.98698 | 2.36898 | 2.63220 | 3.18434 |
| 90 | 0.67723 | 1.29103 | 1.66196 | 1.98667 | 2.36850 | 2.63157 | 3.18327 |
| 91 | 0.67720 | 1.29092 | 1.66177 | 1.98638 | 2.36803 | 2.63094 | 3.18222 |
| 92 | 0.67717 | 1.29082 | 1.66159 | 1.98609 | 2.36757 | 2.63033 | 3.18119 |
| 93 | 0.67714 | 1.29072 | 1.66140 | 1.98580 | 2.36712 | 2.62973 | 3.18019 |
| 94 | 0.67711 | 1.29062 | 1.66123 | 1.98552 | 2.36667 | 2.62915 | 3.17921 |
| 95 | 0.67708 | 1.29053 | 1.66105 | 1.98525 | 2.36624 | 2.62858 | 3.17825 |
| 96 | 0.67705 | 1.29043 | 1.66088 | 1.98498 | 2.36582 | 2.62802 | 3.17731 |
| 97 | 0.67703 | 1.29034 | 1.66071 | 1.98472 | 2.36541 | 2.62747 | 3.17639 |
| 98 | 0.67700 | 1.29025 | 1.66055 | 1.98447 | 2.36500 | 2.62693 | 3.17549 |
| 99 | 0.67698 | 1.29016 | 1.66039 | 1.98422 | 2.36461 | 2.62641 | 3.17460 |
| 100 | 0.67695 | 1.29007 | 1.66023 | 1.98397 | 2.36422 | 2.62589 | 3.17374 |
| 101 | 0.67693 | 1.28999 | 1.66008 | 1.98373 | 2.36384 | 2.62539 | 3.17289 |
| 102 | 0.67690 | 1.28991 | 1.65993 | 1.98350 | 2.36346 | 2.62489 | 3.17206 |
| 103 | 0.67688 | 1.28982 | 1.65978 | 1.98326 | 2.36310 | 2.62441 | 3.17125 |
| 104 | 0.67686 | 1.28974 | 1.65964 | 1.98304 | 2.36274 | 2.62393 | 3.17045 |
| 105 | 0.67683 | 1.28967 | 1.65950 | 1.98282 | 2.36239 | 2.62347 | 3.16967 |
| 106 | 0.67681 | 1.28959 | 1.65936 | 1.98260 | 2.36204 | 2.62301 | 3.16890 |
| 107 | 0.67679 | 1.28951 | 1.65922 | 1.98238 | 2.36170 | 2.62256 | 3.16815 |
| 108 | 0.67677 | 1.28944 | 1.65909 | 1.98217 | 2.36137 | 2.62212 | 3.16741 |
| 109 | 0.67675 | 1.28937 | 1.65895 | 1.98197 | 2.36105 | 2.62169 | 3.16669 |
| 110 | 0.67673 | 1.28930 | 1.65882 | 1.98177 | 2.36073 | 2.62126 | 3.16598 |
| 111 | 0.67671 | 1.28922 | 1.65870 | 1.98157 | 2.36041 | 2.62085 | 3.16528 |
| 112 | 0.67669 | 1.28916 | 1.65857 | 1.98137 | 2.36010 | 2.62044 | 3.16460 |
| 113 | 0.67667 | 1.28909 | 1.65845 | 1.98118 | 2.35980 | 2.62004 | 3.16392 |
| 114 | 0.67665 | 1.28902 | 1.65833 | 1.98099 | 2.35950 | 2.61964 | 3.16326 |
| 115 | 0.67663 | 1.28896 | 1.65821 | 1.98081 | 2.35921 | 2.61926 | 3.16262 |
| 116 | 0.67661 | 1.28889 | 1.65810 | 1.98063 | 2.35892 | 2.61888 | 3.16198 |
| 117 | 0.67659 | 1.28883 | 1.65798 | 1.98045 | 2.35864 | 2.61850 | 3.16135 |
| 118 | 0.67657 | 1.28877 | 1.65787 | 1.98027 | 2.35837 | 2.61814 | 3.16074 |
| 119 | 0.67656 | 1.28871 | 1.65776 | 1.98010 | 2.35809 | 2.61778 | 3.16013 |
| 120 | 0.67654 | 1.28865 | 1.65765 | 1.97993 | 2.35782 | 2.61742 | 3.15954 |

¹ Junaidi, *Titik Presentase Distribusi*, dalam [Http://Junaidichaniago.Wordpress.Com](http://Junaidichaniago.Wordpress.Com), Diakses Pada Tanggal 19 Mei 2015

Lampiran 9

Titik Presentase Distribusi F untuk Probabilita = 0,05

| df untuk penvebut (N2) | df untuk pembilang (N1) | | | | | | | | | | | | | | |
|------------------------|-------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 46 | 4.05 | 3.20 | 2.81 | 2.57 | 2.42 | 2.30 | 2.22 | 2.15 | 2.09 | 2.04 | 2.00 | 1.97 | 1.94 | 1.91 | 1.89 |
| 47 | 4.05 | 3.20 | 2.80 | 2.57 | 2.41 | 2.30 | 2.21 | 2.14 | 2.09 | 2.04 | 2.00 | 1.96 | 1.93 | 1.91 | 1.88 |
| 48 | 4.04 | 3.19 | 2.80 | 2.57 | 2.41 | 2.29 | 2.21 | 2.14 | 2.08 | 2.03 | 1.99 | 1.96 | 1.93 | 1.90 | 1.88 |
| 49 | 4.04 | 3.19 | 2.79 | 2.56 | 2.40 | 2.29 | 2.20 | 2.13 | 2.08 | 2.03 | 1.99 | 1.96 | 1.93 | 1.90 | 1.88 |
| 50 | 4.03 | 3.18 | 2.79 | 2.56 | 2.40 | 2.29 | 2.20 | 2.13 | 2.07 | 2.03 | 1.99 | 1.95 | 1.92 | 1.89 | 1.87 |
| 51 | 4.03 | 3.18 | 2.79 | 2.55 | 2.40 | 2.28 | 2.20 | 2.13 | 2.07 | 2.02 | 1.98 | 1.95 | 1.92 | 1.89 | 1.87 |
| 52 | 4.03 | 3.18 | 2.78 | 2.55 | 2.39 | 2.28 | 2.19 | 2.12 | 2.07 | 2.02 | 1.98 | 1.94 | 1.91 | 1.89 | 1.86 |
| 53 | 4.02 | 3.17 | 2.78 | 2.55 | 2.39 | 2.28 | 2.19 | 2.12 | 2.06 | 2.01 | 1.97 | 1.94 | 1.91 | 1.88 | 1.86 |
| 54 | 4.02 | 3.17 | 2.78 | 2.54 | 2.39 | 2.27 | 2.18 | 2.12 | 2.06 | 2.01 | 1.97 | 1.94 | 1.91 | 1.88 | 1.86 |
| 55 | 4.02 | 3.16 | 2.77 | 2.54 | 2.38 | 2.27 | 2.18 | 2.11 | 2.06 | 2.01 | 1.97 | 1.93 | 1.90 | 1.88 | 1.85 |
| 56 | 4.01 | 3.16 | 2.77 | 2.54 | 2.38 | 2.27 | 2.18 | 2.11 | 2.05 | 2.00 | 1.96 | 1.93 | 1.90 | 1.87 | 1.85 |
| 57 | 4.01 | 3.16 | 2.77 | 2.53 | 2.38 | 2.26 | 2.18 | 2.11 | 2.05 | 2.00 | 1.96 | 1.93 | 1.90 | 1.87 | 1.85 |
| 58 | 4.01 | 3.16 | 2.76 | 2.53 | 2.37 | 2.26 | 2.17 | 2.10 | 2.05 | 2.00 | 1.96 | 1.92 | 1.89 | 1.87 | 1.84 |
| 59 | 4.00 | 3.15 | 2.76 | 2.53 | 2.37 | 2.26 | 2.17 | 2.10 | 2.04 | 2.00 | 1.96 | 1.92 | 1.89 | 1.86 | 1.84 |
| 60 | 4.00 | 3.15 | 2.76 | 2.53 | 2.37 | 2.25 | 2.17 | 2.10 | 2.04 | 1.99 | 1.95 | 1.92 | 1.89 | 1.86 | 1.84 |
| 61 | 4.00 | 3.15 | 2.76 | 2.52 | 2.37 | 2.25 | 2.16 | 2.09 | 2.04 | 1.99 | 1.95 | 1.91 | 1.88 | 1.86 | 1.83 |
| 62 | 4.00 | 3.15 | 2.75 | 2.52 | 2.36 | 2.25 | 2.16 | 2.09 | 2.03 | 1.99 | 1.95 | 1.91 | 1.88 | 1.85 | 1.83 |
| 63 | 3.99 | 3.14 | 2.75 | 2.52 | 2.36 | 2.25 | 2.16 | 2.09 | 2.03 | 1.98 | 1.94 | 1.91 | 1.88 | 1.85 | 1.83 |
| 64 | 3.99 | 3.14 | 2.75 | 2.52 | 2.36 | 2.24 | 2.16 | 2.09 | 2.03 | 1.98 | 1.94 | 1.91 | 1.88 | 1.85 | 1.83 |
| 65 | 3.99 | 3.14 | 2.75 | 2.51 | 2.36 | 2.24 | 2.15 | 2.08 | 2.03 | 1.98 | 1.94 | 1.90 | 1.87 | 1.85 | 1.82 |
| 66 | 3.99 | 3.14 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.03 | 1.98 | 1.94 | 1.90 | 1.87 | 1.84 | 1.82 |
| 67 | 3.98 | 3.13 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.02 | 1.98 | 1.93 | 1.90 | 1.87 | 1.84 | 1.82 |
| 68 | 3.98 | 3.13 | 2.74 | 2.51 | 2.35 | 2.24 | 2.15 | 2.08 | 2.02 | 1.97 | 1.93 | 1.90 | 1.87 | 1.84 | 1.82 |
| 69 | 3.98 | 3.13 | 2.74 | 2.50 | 2.35 | 2.23 | 2.15 | 2.08 | 2.02 | 1.97 | 1.93 | 1.90 | 1.86 | 1.84 | 1.81 |
| 70 | 3.98 | 3.13 | 2.74 | 2.50 | 2.35 | 2.23 | 2.14 | 2.07 | 2.02 | 1.97 | 1.93 | 1.89 | 1.86 | 1.84 | 1.81 |
| 71 | 3.98 | 3.13 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.97 | 1.93 | 1.89 | 1.86 | 1.83 | 1.81 |
| 72 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.86 | 1.83 | 1.81 |
| 73 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.23 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.86 | 1.83 | 1.81 |
| 74 | 3.97 | 3.12 | 2.73 | 2.50 | 2.34 | 2.22 | 2.14 | 2.07 | 2.01 | 1.96 | 1.92 | 1.89 | 1.85 | 1.83 | 1.80 |
| 75 | 3.97 | 3.12 | 2.73 | 2.49 | 2.34 | 2.22 | 2.13 | 2.06 | 2.01 | 1.96 | 1.92 | 1.88 | 1.85 | 1.83 | 1.80 |
| 76 | 3.97 | 3.12 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.01 | 1.96 | 1.92 | 1.88 | 1.85 | 1.82 | 1.80 |
| 77 | 3.97 | 3.12 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.96 | 1.92 | 1.88 | 1.85 | 1.82 | 1.80 |
| 78 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.85 | 1.82 | 1.80 |
| 79 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.22 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.85 | 1.82 | 1.79 |
| 80 | 3.96 | 3.11 | 2.72 | 2.49 | 2.33 | 2.21 | 2.13 | 2.06 | 2.00 | 1.95 | 1.91 | 1.88 | 1.84 | 1.82 | 1.79 |
| 81 | 3.96 | 3.11 | 2.72 | 2.48 | 2.33 | 2.21 | 2.12 | 2.05 | 2.00 | 1.95 | 1.91 | 1.87 | 1.84 | 1.82 | 1.79 |
| 82 | 3.96 | 3.11 | 2.72 | 2.48 | 2.33 | 2.21 | 2.12 | 2.05 | 2.00 | 1.95 | 1.91 | 1.87 | 1.84 | 1.81 | 1.79 |
| 83 | 3.96 | 3.11 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.95 | 1.91 | 1.87 | 1.84 | 1.81 | 1.79 |
| 84 | 3.95 | 3.11 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.95 | 1.90 | 1.87 | 1.84 | 1.81 | 1.79 |
| 85 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.84 | 1.81 | 1.79 |
| 86 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.21 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.84 | 1.81 | 1.78 |
| 87 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.20 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.87 | 1.83 | 1.81 | 1.78 |
| 88 | 3.95 | 3.10 | 2.71 | 2.48 | 2.32 | 2.20 | 2.12 | 2.05 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.81 | 1.78 |
| 89 | 3.95 | 3.10 | 2.71 | 2.47 | 2.32 | 2.20 | 2.11 | 2.04 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |
| 90 | 3.95 | 3.10 | 2.71 | 2.47 | 2.32 | 2.20 | 2.11 | 2.04 | 1.99 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |

Surat Pernyataan Keaslian Tulisan/Skripsi

Yang bertandatangan di bawah ini saya:

| | |
|----------|--------------------------|
| Nama | Nanda Sari |
| NIM | 3223113073 |
| Jenjang | Sarjana (Strata-1) |
| Fakultas | Ekonomi dan Bisnis Islam |
| Jurusan | Perbankan Syariah |

Menyatakan bahwa naskah skripsi yang berjudul: “ **Pengaruh Etika Pegawai dan Kebijakan Lembaga Terhadap Keputusan Nasabah Memilih Pembiayaan Bai Bitsaman Ajil di BMT Dinar Amanu Tulungagung**” ini secara keseluruhan adalah hasil penelitian atau karya sendiri, kecuali pada bagian-bagian yang dirujuk sumbernya. Dan apabila terbukti terdapat sebagian atau keseluruhan data yang fiktif dan/atau plagiasi atau autoplajiasi, maka saya siap menerima sanksi akademik yang diberikan. Demikian surat pernyataan ini saya buat tanpa ada paksaan dari siapapun.

Tulungagung, 17 Juni 2015



Nanda Sari
NIM: 3223113073

BIODATA PENELITI

1. Identitas peneliti

Nama : Nanda Sari
Tempat tanggal lahir : Kediri, 12 September 1993
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Kalidawir Kab. Tulungagung
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2. Pendidikan formal

TK Darma Wanita Tunggangri (1998-1999)
SD Negeri Tunggangri (1999-2005)
MTs Negeri Tunggangri (2005-2008)
MAN Kunir Wonodadi Blitar (2008-2011)
Institut Agama Islam Negeri (IAIN) Tulungagung (2011-2015)