

LAMPIRAN

KUESIONER PENELITIAN

Preferensi Masyarakat Komplek Perumahan Shalli Messi II dalam Memilih Bank
untuk Pembiayaan KPR

Kepada Yth.

Masyarakat Komplek Perumahan Shalli Messi II

Di tempat

Dengan Hormat,

Assalamua'laikum Wr, Wb

Perkenalkan saya Mawaddah, mahasiswi program Studi S1 Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Antasari Banjarmasin, yang saat ini sedang melakukan pengumpulan data yang nantinya akan digunakan sebagai data untuk penelitian tugas akhir (skripsi). Pada kesempatan kali ini saya memohon keringanan hati saudara/i agar berkenan meluangkan waktunya untuk mengisi jawaban atas beberapa pertanyaan terkait penelitian yang sedang saya lakukan.

Adapun kriteria responden dalam penelitian ini adalah:

1. Masyarakat komplek perumahan Shalli Messi II.
2. Menggunakan bank syariah atau bank konvensional.
3. Mengambil produk Kredit Pemilikan Rumah (KPR) di bank.

Seluruh jawaban dan identitas saudara/i akan dijaga kerahasiaannya dan akan digunakan sebagai mestinya untuk kepentingan data ilmiah.

Demikian saya ucapkan terimakasih kepada saudara/i yang berpartisipasi dalam penelitian ini.

Wassalamualaikum Wr, Wb

Penulis

Mawaddah
180105020193

A. PETUNJUK PENGISIAN

Tuliskan identitas terlebih dahulu pada tempat yang telah disediakan, kemudian berilah tanda (√) pada kolom pernyataan dan pertanyaan untuk jawaban yang sesuai dengan keadaan anda sebenarnya

STS : Sangat Tidak Setuju (Skor 1)

TS : Tidak Setuju (Skor 2)

N : Netral (Skor 3)

S : Setuju (Skor 4)

SS : Sangat Setuju (Skor 5)

Skor yang diberikan tidak mengandung jawaban benar atau salah, melainkan menunjukkan kesesuaian penilaian anda terhadap isi pernyataan dan pertanyaan.

B. IDENTITAS RESPONDEN

1. Nama :
2. Jenis Kelamin : Laki-laki Perempuan
3. Umur
 - 17-25 Tahun 36-45 Tahun
 - 26-35 Tahun di atas 45 Tahun
4. Tingkat Pendidikan
 - SD/ Sederajat Diploma
 - SMP/ Sederajat Sarjana
 - SMA/ Sederajat
5. Pekerjaan
 - Pelajar/ Mahasiswa Pengusaha
 - Pegawai Negeri Sipil lainnya..
 - Pegawai Swasta
6. Pendapatan
 - Rp 500.000 – Rp1.499.999
 - Rp 1.500.000 – Rp 2.499.999
 - Rp 2.500.000 – Rp 3.499.999
 - Rp 4.500.000 – Rp 5.499.999
 - > Rp 5.500.000
7. Jenis bank yang anda gunakan
 - Bank Syariah
 - Bank Konvensional

C. PERNYATAAN

Prosedur (X1)

| NO | Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
|----|--|------------|-----------|----------|----------|-----------|
| 1. | Prosedur yang ditetapkan oleh bank mudah dipahami | | | | | |
| 2. | Mekanisme pendaftaran kredit di bank tidak rumit | | | | | |
| 3. | Mekanisme pembelian di bank berlangsung cepat | | | | | |
| 4. | Persyaratan yang harus dipenuhi untuk pengambilan kredit di bank mudah | | | | | |
| 5. | Kemudahan dalam pembayaran angsuran kredit di bank | | | | | |

Pelayanan (X2)

| NO | Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
|----|---|------------|-----------|----------|----------|-----------|
| 1. | Fasilitas yang diberikan oleh pihak bank untuk melayani nasabah mendukung | | | | | |
| 2. | Ketepatan waktu layanan sesuai dengan waktu yang dijanjikan | | | | | |
| 3. | Kecepatan tanggapan karyawan bank dalam melayani nasabah | | | | | |
| 4. | Adanya jaminan keamanan dalam melakukan berbagai layanan di bank | | | | | |
| 5. | Karyawan bank memberikan pemahaman terhadap kebutuhan spesifik nasabah | | | | | |

Biaya (X3)

| NO | Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
|----|--|------------|-----------|----------|----------|-----------|
| 6. | Biaya Appraisal yang dibayar nasabah terjangkau | | | | | |
| 7. | Biaya Notaris yang harus dibayar untuk melegalisasi akad KPR murah | | | | | |
| 8. | Biaya asuransi jiwa yang harus dibayar nasabah terjangkau | | | | | |

| | | | | | | |
|-----|--|--|--|--|--|--|
| 9. | Biaya denda yang harus dibayar nasabah jika mengalami keterlambatan rendah | | | | | |
| 10. | Biaya administrasi yang harus dikeluarkan nasabah terjangkau | | | | | |

Pengetahuan (X4)

| NO | Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
|-----|--|------------|-----------|----------|----------|-----------|
| 11. | Saya mengetahui bahwa bunga bank termasuk riba | | | | | |
| 12. | Saya mengetahui karakter produk pembiayaan yang ditawarkan oleh bank | | | | | |
| 13. | Saya mengetahui syarat pengambilan pembiayaan KPR di bank | | | | | |
| 14. | Saya mengetahui informasi bank mengenai bank melalui web, sosialisasi langsung dari pihak bank | | | | | |
| 15. | Saya mengetahui manfaat pembiayaan yang ditawarkan oleh bank | | | | | |

Religiusitas (X5)

| NO | Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
|-----|---|------------|-----------|----------|----------|-----------|
| 16. | Saya mengerjakan sholat 5 waktu | | | | | |
| 17. | Saya mengerjakan sholat berjamaah di masjid (laki-laki) dan di rumah (perempuan) | | | | | |
| 18. | Saya sering membaca Al-Quran | | | | | |
| 19. | Saya meyakini bahwa pemberlakuan pada sistem bunga (riba) pada bank adalah dilarang dalam Islam | | | | | |
| 20. | Saya akan mengerjakan apapun dengan jujur karena saya tahu Allah mengawasi saya | | | | | |

Preferensi (Y)

| NO | Pertanyaan | STS (1) | TS (2) | N (3) | S (4) | SS (5) |
|-----|---|------------|-----------|----------|----------|-----------|
| 21. | Menjadi nasabah di bank sesuai dengan kebutuhan dan keinginan saya | | | | | |
| 22. | Saya berusaha mencari informasi tentang bank | | | | | |
| 23. | Sebelum menjadi nasabah saya membandingkan bank syariah dengan bank konvensional | | | | | |
| 24. | Saya puas setelah memakai pembiayaan produk KPR di bank | | | | | |
| 25. | Setelah merasakan pelayanan yang diberikan oleh bank saya ingin kembali memakai pembiayaan produk KPR di bank | | | | | |



| Prosedur (X1) | | | | | | Pelayanan (X2) | | | | | | Biaya (X3) | | | | | |
|---------------|------|------|------|------|---------|----------------|------|------|------|------|---------|------------|------|------|------|------|---------|
| X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | totalX1 | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | TotalX2 | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | TotalX3 |
| 4 | 3 | 3 | 4 | 4 | 18 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 4 | 4 | 4 | 22 |
| 3 | 3 | 4 | 3 | 3 | 16 | 3 | 3 | 3 | 3 | 3 | 15 | 5 | 4 | 4 | 4 | 3 | 20 |
| 5 | 4 | 5 | 3 | 3 | 20 | 5 | 3 | 4 | 4 | 4 | 20 | 5 | 4 | 4 | 4 | 4 | 21 |
| 4 | 3 | 2 | 4 | 4 | 17 | 4 | 3 | 4 | 3 | 4 | 18 | 5 | 4 | 4 | 4 | 4 | 21 |
| 4 | 5 | 4 | 4 | 5 | 22 | 4 | 5 | 5 | 4 | 5 | 23 | 5 | 5 | 4 | 4 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 4 | 5 | 5 | 23 |
| 4 | 4 | 4 | 5 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 4 | 4 | 4 | 21 |
| 2 | 3 | 2 | 4 | 3 | 14 | 2 | 3 | 1 | 1 | 3 | 10 | 5 | 5 | 5 | 5 | 4 | 24 |
| 5 | 5 | 4 | 4 | 4 | 22 | 3 | 3 | 5 | 3 | 5 | 19 | 5 | 5 | 4 | 4 | 3 | 21 |
| 5 | 4 | 5 | 5 | 5 | 24 | 5 | 4 | 5 | 4 | 4 | 22 | 5 | 5 | 4 | 5 | 2 | 21 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 5 | 5 | 4 | 23 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 4 | 4 | 5 | 22 | 5 | 5 | 4 | 5 | 4 | 23 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 4 | 5 | 4 | 22 |
| 4 | 2 | 4 | 3 | 5 | 18 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 5 | 3 | 23 |
| 3 | 2 | 3 | 1 | 2 | 11 | 4 | 3 | 3 | 3 | 4 | 17 | 5 | 5 | 5 | 5 | 4 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 5 | 4 | 4 | 23 |
| 4 | 2 | 2 | 3 | 5 | 16 | 5 | 5 | 4 | 4 | 4 | 22 | 5 | 5 | 5 | 4 | 4 | 23 |
| 5 | 5 | 5 | 4 | 4 | 23 | 4 | 4 | 5 | 4 | 4 | 21 | 5 | 5 | 4 | 5 | 3 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 2 | 2 | 2 | 1 | 1 | 8 | 5 | 5 | 5 | 5 | 4 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 5 | 4 | 21 | 5 | 5 | 4 | 5 | 4 | 23 |
| 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 3 | 15 | 5 | 4 | 5 | 5 | 4 | 23 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 5 | 5 | 5 | 24 |
| 4 | 5 | 5 | 5 | 5 | 24 | 5 | 4 | 5 | 5 | 5 | 24 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 4 | 5 | 21 | 4 | 4 | 4 | 4 | 5 | 21 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 5 | 5 | 5 | 24 | 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 3 | 4 | 3 | 4 | 19 | 4 | 3 | 3 | 3 | 3 | 16 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 3 | 4 | 5 | 5 | 21 | 5 | 5 | 5 | 4 | 5 | 24 |

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|---|---|---|---|---|----|---|---|---|---|---|----|---|---|---|---|---|----|
| 4 | 4 | 4 | 4 | 4 | 20 | 3 | 3 | 4 | 4 | 4 | 18 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 3 | 3 | 1 | 3 | 14 | 2 | 3 | 4 | 3 | 4 | 16 | 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 2 | 2 | 2 | 4 | 15 | 4 | 4 | 5 | 5 | 5 | 23 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 3 | 3 | 3 | 3 | 16 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 3 | 3 | 4 | 4 | 18 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 4 | 3 | 4 | 3 | 18 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 4 | 3 | 4 | 4 | 19 | 4 | 3 | 4 | 4 | 4 | 19 | 5 | 5 | 5 | 4 | 5 | 24 |
| 3 | 3 | 4 | 4 | 3 | 17 | 3 | 3 | 4 | 3 | 3 | 16 | 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 5 | 4 | 4 | 4 | 22 | 5 | 5 | 4 | 4 | 4 | 22 | 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 4 | 5 | 4 | 5 | 23 | 4 | 5 | 4 | 5 | 4 | 22 | 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 5 | 5 | 4 | 4 | 23 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 5 | 5 | 5 | 4 | 23 | 5 | 4 | 5 | 4 | 4 | 22 | 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 4 | 5 | 5 | 5 | 24 | 4 | 5 | 4 | 5 | 5 | 23 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 5 | 4 | 5 | 4 | 22 | 5 | 4 | 5 | 4 | 5 | 23 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 4 | 5 | 5 | 5 | 23 | 4 | 5 | 5 | 4 | 5 | 23 | 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 4 | 4 | 5 | 4 | 22 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 5 | 5 | 4 | 4 | 23 | 4 | 5 | 4 | 5 | 5 | 23 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 3 | 4 | 19 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 4 | 3 | 4 | 4 | 19 | 3 | 4 | 4 | 5 | 4 | 20 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 3 | 3 | 3 | 5 | 18 | 4 | 4 | 4 | 5 | 4 | 21 | 5 | 5 | 5 | 4 | 5 | 24 |
| 5 | 5 | 4 | 4 | 5 | 23 | 4 | 4 | 5 | 5 | 4 | 22 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 4 | 5 | 4 | 3 | 20 | 5 | 5 | 5 | 4 | 5 | 24 | 5 | 5 | 5 | 3 | 3 | 21 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 5 | 5 | 22 | 5 | 4 | 4 | 4 | 4 | 21 |
| 4 | 3 | 4 | 2 | 4 | 17 | 4 | 4 | 4 | 3 | 4 | 19 | 3 | 3 | 3 | 3 | 3 | 15 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 5 | 4 | 21 |
| 5 | 3 | 4 | 4 | 3 | 19 | 3 | 5 | 4 | 4 | 4 | 20 | 3 | 4 | 5 | 4 | 5 | 21 |
| 4 | 3 | 3 | 3 | 3 | 16 | 4 | 3 | 3 | 4 | 4 | 18 | 3 | 3 | 3 | 3 | 3 | 15 |
| 4 | 3 | 3 | 3 | 3 | 16 | 4 | 4 | 4 | 4 | 5 | 21 | 3 | 4 | 4 | 4 | 4 | 19 |

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| 4 | 3 | 4 | 4 | 5 | 20 | 4 | 4 | 5 | 4 | 5 | 22 | 4 | 4 | 5 | 4 | 5 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 2 | 2 | 13 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 4 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 3 | 4 | 19 | 5 | 4 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 3 | 4 | 19 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 3 | 3 | 3 | 3 | 3 | 15 | 4 | 4 | 5 | 4 | 5 | 22 | 3 | 3 | 3 | 4 | 5 | 18 |
| 4 | 2 | 3 | 3 | 4 | 16 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 3 | 3 | 3 | 3 | 16 |
| 3 | 3 | 4 | 4 | 5 | 19 | 5 | 4 | 4 | 5 | 5 | 23 | 4 | 4 | 3 | 5 | 5 | 21 |
| 5 | 4 | 5 | 4 | 5 | 23 | 5 | 5 | 3 | 5 | 4 | 22 | 5 | 4 | 4 | 3 | 3 | 19 |
| 4 | 3 | 3 | 4 | 4 | 18 | 5 | 4 | 4 | 4 | 4 | 21 | 3 | 3 | 3 | 2 | 3 | 14 |
| 4 | 4 | 4 | 3 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 3 | 3 | 3 | 3 | 15 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 5 | 5 | 5 | 25 | 4 | 4 | 5 | 3 | 4 | 20 |
| 4 | 3 | 4 | 4 | 4 | 19 | 4 | 3 | 3 | 3 | 4 | 17 | 3 | 3 | 3 | 3 | 4 | 16 |
| 4 | 4 | 4 | 5 | 4 | 21 | 4 | 5 | 5 | 4 | 4 | 22 | 5 | 4 | 5 | 4 | 5 | 23 |
| 5 | 4 | 4 | 4 | 5 | 22 | 5 | 5 | 5 | 5 | 4 | 24 | 4 | 4 | 4 | 5 | 4 | 21 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 5 | 4 | 5 | 23 | 5 | 5 | 4 | 4 | 4 | 22 |
| 5 | 4 | 4 | 4 | 4 | 21 | 4 | 3 | 3 | 4 | 4 | 18 | 4 | 5 | 4 | 5 | 4 | 22 |
| 5 | 5 | 5 | 4 | 5 | 24 | 4 | 4 | 4 | 3 | 4 | 19 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 4 | 4 | 5 | 5 | 22 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 5 | 4 | 4 | 22 |
| 4 | 4 | 4 | 4 | 5 | 21 | 4 | 3 | 4 | 4 | 4 | 19 | 4 | 5 | 4 | 5 | 5 | 23 |
| 5 | 5 | 3 | 4 | 5 | 22 | 4 | 4 | 4 | 5 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 4 | 4 | 5 | 22 | 5 | 4 | 5 | 4 | 5 | 23 |
| 4 | 5 | 1 | 3 | 5 | 18 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 5 | 2 | 2 | 3 | 15 |
| 5 | 4 | 4 | 4 | 4 | 21 | 5 | 4 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 3 | 15 |

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| 4 | 2 | 4 | 2 | 4 | 16 | 4 | 4 | 5 | 4 | 4 | 21 | 3 | 3 | 3 | 4 | 4 | 17 |
| 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 5 | 5 | 25 |
| 3 | 3 | 4 | 4 | 4 | 18 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 4 | 3 | 4 | 4 | 19 |
| 4 | 4 | 4 | 3 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 3 | 3 | 4 | 4 | 17 |
| 4 | 4 | 4 | 5 | 4 | 21 | 5 | 4 | 5 | 4 | 5 | 23 | 4 | 5 | 4 | 5 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 5 | 5 | 5 | 25 | 4 | 5 | 4 | 5 | 5 | 23 |
| 5 | 5 | 5 | 4 | 4 | 23 | 4 | 4 | 5 | 4 | 4 | 21 | 4 | 4 | 5 | 4 | 4 | 21 |
| 4 | 3 | 4 | 3 | 3 | 17 | 4 | 3 | 5 | 4 | 4 | 20 | 4 | 3 | 3 | 2 | 4 | 16 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 4 | 4 | 4 | 3 | 18 |
| 5 | 5 | 4 | 4 | 4 | 22 | 5 | 4 | 4 | 4 | 5 | 22 | 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 4 | 4 | 23 | 4 | 4 | 4 | 4 | 5 | 21 |
| 4 | 3 | 4 | 4 | 4 | 19 | 4 | 4 | 4 | 5 | 5 | 22 | 4 | 4 | 4 | 5 | 5 | 22 |
| 3 | 3 | 4 | 4 | 4 | 18 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 3 | 4 | 4 | 5 | 20 |
| 5 | 5 | 5 | 5 | 5 | 25 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 4 | 4 | 4 | 5 | 21 |
| 4 | 3 | 4 | 4 | 4 | 19 | 4 | 4 | 4 | 4 | 5 | 21 | 3 | 3 | 3 | 4 | 5 | 18 |
| 5 | 5 | 5 | 5 | 5 | 25 | 4 | 4 | 5 | 4 | 5 | 22 | 4 | 4 | 3 | 5 | 5 | 21 |
| 5 | 5 | 5 | 5 | 5 | 25 | 4 | 4 | 5 | 5 | 5 | 23 | 4 | 5 | 5 | 5 | 5 | 24 |
| 4 | 5 | 4 | 5 | 5 | 23 | 4 | 4 | 5 | 5 | 5 | 23 | 2 | 4 | 5 | 4 | 5 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 5 | 4 | 5 | 23 | 4 | 3 | 5 | 4 | 5 | 21 |
| 4 | 5 | 4 | 4 | 5 | 22 | 5 | 5 | 4 | 4 | 5 | 23 | 5 | 5 | 4 | 5 | 3 | 22 |
| 4 | 4 | 3 | 3 | 4 | 18 | 4 | 4 | 3 | 4 | 4 | 19 | 4 | 4 | 4 | 5 | 5 | 22 |
| 4 | 5 | 5 | 4 | 4 | 22 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 3 | 3 | 4 | 18 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 5 | 5 | 4 | 23 | 4 | 3 | 4 | 3 | 4 | 18 |
| 4 | 4 | 3 | 4 | 4 | 19 | 4 | 4 | 4 | 5 | 4 | 21 | 4 | 3 | 3 | 4 | 5 | 19 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 5 | 4 | 5 | 5 | 23 | 4 | 4 | 5 | 5 | 4 | 22 | 4 | 4 | 3 | 5 | 4 | 20 |
| 4 | 4 | 3 | 4 | 4 | 19 | 3 | 4 | 4 | 5 | 4 | 20 | 4 | 2 | 4 | 5 | 4 | 19 |
| 5 | 4 | 4 | 3 | 4 | 20 | 4 | 5 | 5 | 5 | 5 | 24 | 3 | 4 | 4 | 4 | 4 | 19 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |

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|---|---|---|---|---|----|---|---|---|---|---|----|---|---|---|---|---|----|
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 5 | 4 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 4 | 5 | 22 | 4 | 4 | 4 | 5 | 4 | 21 | 4 | 4 | 5 | 4 | 5 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 4 | 5 | 4 | 22 | 4 | 5 | 5 | 4 | 5 | 23 |
| 4 | 5 | 4 | 5 | 5 | 23 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 4 | 5 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 4 | 5 | 4 | 4 | 21 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 5 | 5 | 5 | 23 | 3 | 4 | 4 | 4 | 5 | 20 |
| 4 | 4 | 5 | 5 | 4 | 22 | 4 | 5 | 4 | 5 | 4 | 22 | 4 | 5 | 5 | 4 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 4 | 4 | 4 | 21 | 4 | 3 | 4 | 4 | 5 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 3 | 4 | 19 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 4 | 5 | 4 | 22 | 4 | 5 | 4 | 5 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 3 | 4 | 4 | 4 | 4 | 19 | 4 | 5 | 4 | 5 | 4 | 22 |

| Pengetahuan (X4) | | | | | | Religiusitas(X5) | | | | | Preferensi (Y) | | | | | | |
|------------------|------|------|------|------|---------|------------------|------|------|------|------|----------------|----|----|----|----|----|--------|
| X4.1 | X4.2 | X4.3 | X4.4 | X4.5 | TotalX4 | X5.1 | X5.2 | X5.3 | X5.4 | X5.5 | TotalX5 | Y1 | Y2 | Y3 | Y4 | Y5 | TotalY |
| 4 | 3 | 4 | 4 | 4 | 19 | 4 | 4 | 3 | 5 | 4 | 20 | 4 | 4 | 5 | 4 | 4 | 21 |
| 4 | 3 | 2 | 4 | 3 | 16 | 5 | 5 | 4 | 4 | 4 | 22 | 5 | 4 | 3 | 3 | 1 | 16 |
| 4 | 3 | 3 | 5 | 3 | 18 | 4 | 3 | 4 | 4 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 3 | 3 | 18 | 5 | 4 | 3 | 4 | 4 | 20 | 4 | 3 | 3 | 3 | 3 | 16 |
| 4 | 4 | 5 | 4 | 5 | 22 | 5 | 5 | 5 | 5 | 5 | 25 | 4 | 5 | 5 | 5 | 4 | 23 |
| 4 | 3 | 3 | 3 | 3 | 16 | 3 | 3 | 3 | 5 | 4 | 18 | 4 | 3 | 3 | 4 | 4 | 18 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 1 | 3 | 2 | 2 | 4 | 12 | 5 | 4 | 2 | 5 | 2 | 18 | 5 | 5 | 4 | 3 | 3 | 20 |
| 5 | 5 | 5 | 5 | 5 | 25 | 3 | 2 | 3 | 5 | 5 | 18 | 5 | 4 | 4 | 3 | 3 | 19 |
| 5 | 5 | 3 | 3 | 5 | 21 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 3 | 5 | 23 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 3 | 4 | 5 | 5 | 4 | 21 | 4 | 4 | 4 | 5 | 5 | 22 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 4 | 4 | 4 | 3 | 19 |
| 5 | 4 | 4 | 2 | 3 | 18 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 3 | 3 | 21 |
| 5 | 4 | 2 | 3 | 3 | 17 | 4 | 4 | 3 | 5 | 4 | 20 | 4 | 4 | 3 | 3 | 3 | 17 |

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|----|---|---|---|---|---|----|---|---|---|---|---|----|
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 5 | 5 | 5 | 25 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 3 | 3 | 4 | 20 | 5 | 5 | 4 | 5 | 5 | 24 | 5 | 5 | 5 | 2 | 2 | 19 |
| 5 | 5 | 5 | 4 | 4 | 23 | 5 | 5 | 4 | 5 | 5 | 24 | 5 | 5 | 5 | 5 | 4 | 24 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 2 | 3 | 5 | 1 | 16 |
| 5 | 4 | 4 | 4 | 4 | 21 | 5 | 4 | 5 | 5 | 5 | 24 | 4 | 4 | 5 | 4 | 4 | 21 |
| 5 | 4 | 3 | 3 | 3 | 18 | 3 | 2 | 2 | 5 | 5 | 17 | 4 | 3 | 4 | 3 | 3 | 17 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 3 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 5 | 5 | 5 | 4 | 24 | 5 | 5 | 3 | 5 | 5 | 23 | 5 | 5 | 3 | 4 | 5 | 22 |
| 5 | 4 | 4 | 4 | 5 | 22 | 4 | 4 | 4 | 5 | 5 | 22 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 4 | 4 | 4 | 5 | 22 | 4 | 4 | 4 | 5 | 5 | 22 | 5 | 4 | 5 | 5 | 4 | 23 |
| 5 | 4 | 2 | 3 | 3 | 17 | 5 | 4 | 4 | 5 | 5 | 23 | 5 | 4 | 4 | 2 | 3 | 18 |
| 5 | 4 | 5 | 5 | 4 | 23 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 4 | 4 | 4 | 5 | 21 |
| 1 | 5 | 4 | 4 | 4 | 18 | 4 | 3 | 3 | 1 | 5 | 16 | 5 | 4 | 1 | 3 | 3 | 16 |
| 4 | 4 | 3 | 3 | 3 | 17 | 4 | 4 | 3 | 4 | 4 | 19 | 3 | 4 | 3 | 3 | 3 | 16 |
| 5 | 5 | 4 | 4 | 4 | 22 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 4 | 4 | 23 |
| 4 | 3 | 4 | 5 | 5 | 21 | 5 | 3 | 5 | 4 | 4 | 21 | 5 | 4 | 3 | 4 | 3 | 19 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 3 | 3 | 4 | 4 | 18 | 4 | 3 | 3 | 3 | 3 | 16 |
| 5 | 4 | 4 | 3 | 4 | 20 | 4 | 4 | 3 | 5 | 4 | 20 | 4 | 4 | 4 | 3 | 3 | 18 |
| 5 | 4 | 4 | 3 | 3 | 19 | 4 | 4 | 1 | 5 | 5 | 19 | 3 | 1 | 5 | 2 | 3 | 14 |
| 5 | 5 | 3 | 4 | 4 | 21 | 4 | 5 | 4 | 5 | 4 | 22 | 4 | 4 | 4 | 3 | 4 | 19 |
| 5 | 4 | 4 | 4 | 4 | 21 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 5 | 5 | 25 |
| 4 | 5 | 4 | 5 | 4 | 22 | 5 | 4 | 5 | 4 | 5 | 23 | 4 | 5 | 4 | 5 | 4 | 22 |
| 5 | 4 | 4 | 5 | 5 | 23 | 5 | 5 | 5 | 5 | 5 | 25 | 4 | 5 | 5 | 4 | 4 | 22 |
| 5 | 5 | 5 | 5 | 4 | 24 | 5 | 5 | 4 | 5 | 5 | 24 | 5 | 5 | 5 | 5 | 4 | 24 |
| 5 | 5 | 5 | 4 | 4 | 23 | 5 | 5 | 5 | 5 | 5 | 25 | 4 | 4 | 5 | 5 | 5 | 23 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 5 | 4 | 5 | 4 | 22 | 5 | 5 | 5 | 4 | 5 | 24 | 5 | 5 | 4 | 4 | 4 | 22 |
| 4 | 5 | 4 | 5 | 5 | 23 | 5 | 5 | 5 | 5 | 5 | 25 | 4 | 4 | 4 | 5 | 4 | 21 |
| 5 | 5 | 5 | 4 | 4 | 23 | 5 | 4 | 5 | 5 | 5 | 24 | 4 | 4 | 5 | 4 | 5 | 22 |

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|----|---|---|---|---|---|----|---|---|---|---|---|----|
| 5 | 5 | 5 | 4 | 4 | 23 | 5 | 5 | 5 | 4 | 5 | 24 | 5 | 4 | 5 | 5 | 4 | 23 |
| 5 | 4 | 4 | 5 | 4 | 22 | 4 | 4 | 3 | 5 | 5 | 21 | 4 | 4 | 5 | 4 | 4 | 21 |
| 5 | 4 | 4 | 4 | 5 | 22 | 5 | 5 | 5 | 4 | 5 | 24 | 4 | 3 | 4 | 5 | 5 | 21 |
| 4 | 4 | 4 | 4 | 3 | 19 | 3 | 3 | 3 | 4 | 4 | 17 | 4 | 4 | 5 | 4 | 3 | 20 |
| 4 | 4 | 5 | 4 | 4 | 21 | 5 | 4 | 5 | 4 | 5 | 23 | 5 | 4 | 5 | 4 | 4 | 22 |
| 5 | 3 | 2 | 4 | 5 | 19 | 5 | 4 | 2 | 3 | 4 | 18 | 3 | 4 | 4 | 5 | 3 | 19 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 3 | 4 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 4 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 5 | 4 | 21 | 4 | 4 | 3 | 4 | 4 | 19 |
| 5 | 5 | 4 | 4 | 3 | 21 | 5 | 5 | 5 | 5 | 5 | 25 | 1 | 4 | 4 | 5 | 5 | 19 |
| 4 | 4 | 3 | 3 | 4 | 18 | 4 | 3 | 4 | 5 | 4 | 20 | 4 | 4 | 4 | 3 | 3 | 18 |
| 4 | 4 | 3 | 4 | 4 | 19 | 5 | 4 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 3 | 3 | 18 |
| 5 | 4 | 2 | 2 | 4 | 17 | 5 | 4 | 3 | 4 | 5 | 21 | 4 | 3 | 2 | 3 | 2 | 14 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 5 | 1 | 4 | 19 | 3 | 3 | 3 | 3 | 3 | 15 |
| 5 | 3 | 3 | 3 | 3 | 17 | 5 | 5 | 3 | 5 | 3 | 21 | 3 | 3 | 3 | 3 | 3 | 15 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 4 | 5 | 5 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 4 | 4 | 4 | 4 | 21 | 5 | 4 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 5 | 5 | 22 | 5 | 5 | 5 | 5 | 5 | 25 | 4 | 5 | 5 | 4 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 5 | 4 | 5 | 24 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 4 | 5 | 5 | 24 | 5 | 4 | 4 | 4 | 4 | 21 |
| 5 | 4 | 3 | 5 | 3 | 20 | 3 | 3 | 3 | 5 | 5 | 19 | 4 | 2 | 4 | 3 | 4 | 17 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 3 | 4 | 5 | 20 | 4 | 4 | 4 | 3 | 3 | 18 |
| 2 | 3 | 2 | 2 | 4 | 13 | 4 | 3 | 4 | 4 | 5 | 20 | 5 | 4 | 5 | 4 | 4 | 22 |
| 5 | 5 | 4 | 5 | 5 | 24 | 4 | 4 | 3 | 5 | 4 | 20 | 4 | 5 | 5 | 4 | 5 | 23 |
| 5 | 5 | 5 | 5 | 5 | 25 | 4 | 5 | 3 | 5 | 5 | 22 | 4 | 4 | 5 | 3 | 4 | 20 |
| 5 | 2 | 2 | 3 | 3 | 15 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 3 | 3 | 3 | 3 | 16 |
| 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 4 | 5 | 24 |
| 4 | 3 | 4 | 4 | 4 | 19 | 4 | 5 | 3 | 4 | 4 | 20 | 4 | 4 | 4 | 3 | 4 | 19 |

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|----|---|---|---|---|---|----|---|---|---|---|---|----|
| 4 | 5 | 5 | 4 | 4 | 22 | 3 | 2 | 3 | 4 | 4 | 16 | 4 | 5 | 4 | 4 | 4 | 21 |
| 5 | 4 | 4 | 4 | 4 | 21 | 5 | 4 | 4 | 5 | 5 | 23 | 5 | 5 | 5 | 4 | 4 | 23 |
| 4 | 5 | 4 | 4 | 5 | 22 | 5 | 3 | 4 | 4 | 5 | 21 | 4 | 5 | 4 | 4 | 5 | 22 |
| 5 | 3 | 4 | 3 | 5 | 20 | 3 | 4 | 4 | 5 | 3 | 19 | 5 | 3 | 4 | 3 | 5 | 20 |
| 5 | 4 | 4 | 3 | 4 | 20 | 4 | 3 | 3 | 5 | 4 | 19 | 5 | 4 | 4 | 3 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 3 | 3 | 5 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 3 | 19 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 5 | 4 | 22 | 4 | 4 | 4 | 5 | 5 | 22 | 4 | 4 | 5 | 5 | 4 | 22 |
| 4 | 4 | 4 | 5 | 5 | 22 | 4 | 3 | 5 | 4 | 3 | 19 | 4 | 4 | 4 | 5 | 5 | 22 |
| 2 | 5 | 1 | 5 | 1 | 14 | 5 | 4 | 5 | 4 | 5 | 23 | 4 | 3 | 4 | 4 | 5 | 20 |
| 5 | 4 | 4 | 4 | 4 | 21 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 4 | 5 | 24 |
| 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 3 | 15 |
| 4 | 4 | 4 | 4 | 4 | 20 | 5 | 4 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 3 | 4 | 19 |
| 4 | 4 | 1 | 4 | 4 | 17 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 5 | 1 | 3 | 19 |
| 4 | 4 | 4 | 3 | 3 | 18 | 5 | 5 | 5 | 5 | 5 | 25 | 5 | 5 | 5 | 4 | 1 | 20 |
| 5 | 4 | 4 | 4 | 4 | 21 | 5 | 5 | 4 | 5 | 5 | 24 | 5 | 4 | 4 | 3 | 3 | 19 |
| 5 | 5 | 4 | 3 | 5 | 22 | 5 | 5 | 5 | 4 | 5 | 24 | 4 | 5 | 4 | 5 | 5 | 23 |
| 4 | 5 | 4 | 4 | 4 | 21 | 5 | 4 | 5 | 5 | 4 | 23 | 5 | 4 | 5 | 5 | 4 | 23 |
| 5 | 5 | 4 | 4 | 5 | 23 | 4 | 4 | 4 | 5 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 3 | 3 | 3 | 2 | 16 | 5 | 5 | 3 | 5 | 4 | 22 | 4 | 3 | 3 | 3 | 4 | 17 |
| 5 | 3 | 2 | 4 | 3 | 17 | 5 | 3 | 4 | 5 | 5 | 22 | 4 | 3 | 3 | 4 | 3 | 17 |
| 3 | 4 | 4 | 5 | 5 | 21 | 3 | 2 | 3 | 3 | 5 | 16 | 5 | 5 | 3 | 5 | 4 | 22 |
| 5 | 4 | 4 | 5 | 3 | 21 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 3 | 4 | 3 | 3 | 17 |
| 4 | 2 | 3 | 3 | 4 | 16 | 5 | 5 | 4 | 5 | 5 | 24 | 3 | 3 | 4 | 4 | 4 | 18 |
| 4 | 2 | 3 | 3 | 3 | 15 | 3 | 2 | 3 | 4 | 5 | 17 | 2 | 2 | 2 | 4 | 3 | 13 |
| 5 | 4 | 3 | 4 | 4 | 20 | 5 | 4 | 4 | 5 | 5 | 23 | 4 | 4 | 5 | 4 | 4 | 21 |
| 5 | 3 | 3 | 5 | 4 | 20 | 5 | 5 | 5 | 5 | 5 | 25 | 3 | 3 | 2 | 4 | 3 | 15 |
| 5 | 3 | 4 | 4 | 5 | 21 | 4 | 2 | 4 | 5 | 5 | 20 | 4 | 4 | 4 | 4 | 3 | 19 |
| 3 | 4 | 4 | 5 | 3 | 19 | 3 | 2 | 3 | 4 | 5 | 17 | 4 | 4 | 3 | 3 | 4 | 18 |

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|----|---|---|---|---|---|----|---|---|---|---|---|----|
| 4 | 3 | 3 | 5 | 4 | 19 | 4 | 3 | 3 | 4 | 5 | 19 | 4 | 3 | 4 | 4 | 4 | 19 |
| 4 | 3 | 3 | 5 | 4 | 19 | 4 | 3 | 3 | 4 | 5 | 19 | 2 | 3 | 2 | 4 | 3 | 14 |
| 4 | 4 | 4 | 4 | 3 | 19 | 5 | 5 | 5 | 4 | 5 | 24 | 4 | 5 | 4 | 5 | 4 | 22 |
| 4 | 4 | 4 | 5 | 5 | 22 | 4 | 5 | 5 | 4 | 5 | 23 | 4 | 5 | 4 | 5 | 4 | 22 |
| 4 | 3 | 5 | 4 | 3 | 19 | 4 | 4 | 5 | 5 | 4 | 22 | 4 | 4 | 4 | 4 | 5 | 21 |
| 5 | 4 | 5 | 4 | 5 | 23 | 5 | 5 | 4 | 5 | 4 | 23 | 4 | 4 | 4 | 4 | 3 | 19 |
| 4 | 4 | 4 | 4 | 5 | 21 | 5 | 5 | 4 | 5 | 5 | 24 | 5 | 4 | 4 | 5 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 5 | 4 | 4 | 5 | 22 | 5 | 5 | 4 | 5 | 5 | 24 | 5 | 4 | 4 | 4 | 5 | 22 |
| 5 | 3 | 4 | 3 | 5 | 20 | 5 | 5 | 5 | 4 | 5 | 24 | 4 | 3 | 4 | 4 | 5 | 20 |
| 5 | 4 | 4 | 3 | 4 | 20 | 5 | 5 | 5 | 4 | 4 | 23 | 5 | 4 | 5 | 4 | 4 | 22 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 5 | 4 | 5 | 4 | 22 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 5 | 4 | 22 | 4 | 4 | 4 | 5 | 4 | 21 | 4 | 4 | 4 | 5 | 5 | 22 |
| 4 | 4 | 4 | 5 | 5 | 22 | 4 | 5 | 4 | 5 | 4 | 22 | 4 | 4 | 5 | 5 | 4 | 22 |
| 4 | 4 | 5 | 5 | 5 | 23 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 4 | 4 | 4 | 4 | 21 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 5 | 4 | 4 | 5 | 22 |
| 4 | 4 | 5 | 4 | 5 | 22 | 4 | 4 | 4 | 4 | 5 | 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 5 | 5 | 23 | 4 | 4 | 4 | 4 | 4 | 20 | 5 | 5 | 4 | 5 | 5 | 24 |
| 3 | 4 | 4 | 4 | 4 | 19 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 3 | 19 |
| 4 | 4 | 4 | 5 | 4 | 21 | 4 | 4 | 4 | 4 | 4 | 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 4 | 4 | 5 | 5 | 4 | 22 | 4 | 5 | 4 | 5 | 4 | 22 | 4 | 4 | 4 | 4 | 4 | 20 |

HASIL OUTPUT DARI SPSS

A. Hasil Output Uji Validitas

| | | Correlations | | | | | |
|-------|---------------------|---------------------|--------|--------|--------|--------|--------|
| | | x1.1 | x1.2 | x1.3 | x1.4 | x1.5 | total |
| x1.1 | Pearson Correlation | 1 | ,473** | ,424** | ,239** | ,420** | ,655** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,007 | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x1.2 | Pearson Correlation | ,473** | 1 | ,499** | ,614** | ,428** | ,828** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x1.3 | Pearson Correlation | ,424** | ,499** | 1 | ,488** | ,297** | ,743** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,001 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x1.4 | Pearson Correlation | ,239** | ,614** | ,488** | 1 | ,493** | ,785** |
| | Sig. (2-tailed) | ,007 | ,000 | ,000 | | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x1.5 | Pearson Correlation | ,420** | ,428** | ,297** | ,493** | 1 | ,690** |
| | Sig. (2-tailed) | ,000 | ,000 | ,001 | ,000 | | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| total | Pearson Correlation | ,655** | ,828** | ,743** | ,785** | ,690** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |

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

| | | Correlations | | | | | |
|------|---------------------|---------------------|--------|--------|--------|--------|--------|
| | | x2.1 | x2.2 | x2.3 | x2.4 | x2.5 | total |
| x2.1 | Pearson Correlation | 1 | ,503** | ,465** | ,482** | ,503** | ,736** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x2.2 | Pearson Correlation | ,503** | 1 | ,532** | ,606** | ,507** | ,791** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x2.3 | Pearson Correlation | ,465** | ,532** | 1 | ,572** | ,626** | ,808** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |

| | | | | | | | |
|-------|---------------------|--------|--------|--------|--------|--------|--------|
| x2.4 | Pearson Correlation | ,482** | ,606** | ,572** | 1 | ,579** | ,826** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x2.5 | Pearson Correlation | ,503** | ,507** | ,626** | ,579** | 1 | ,806** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| total | Pearson Correlation | ,736** | ,791** | ,808** | ,826** | ,806** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |

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

Correlations

| | | x3.1 | x3.2 | x3.3 | x3.4 | x3.5 | total |
|-------|---------------------|--------|--------|--------|--------|--------|--------|
| x3.1 | Pearson Correlation | 1 | ,646** | ,632** | ,350** | ,249** | ,784** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,005 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x3.2 | Pearson Correlation | ,646** | 1 | ,594** | ,406** | ,246** | ,789** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,006 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x3.3 | Pearson Correlation | ,632** | ,594** | 1 | ,326** | ,493** | ,831** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x3.4 | Pearson Correlation | ,350** | ,406** | ,326** | 1 | ,307** | ,644** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x3.5 | Pearson Correlation | ,249** | ,246** | ,493** | ,307** | 1 | ,626** |
| | Sig. (2-tailed) | ,005 | ,006 | ,000 | ,000 | | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| total | Pearson Correlation | ,784** | ,789** | ,831** | ,644** | ,626** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |

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

Correlations

| | | x4.1 | x4.2 | x4.3 | x4.4 | x4.5 | Total |
|------|---------------------|------|------|------|-------|------|--------|
| x4.1 | Pearson Correlation | 1 | ,123 | ,152 | -,022 | ,136 | ,444** |

| | | | | | | | |
|-------|---------------------|--------|--------|--------|--------|--------|--------|
| | Sig. (2-tailed) | | ,170 | ,090 | ,805 | ,131 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x4.2 | Pearson Correlation | ,123 | 1 | ,398** | ,279** | ,226* | ,626** |
| | Sig. (2-tailed) | ,170 | | ,000 | ,002 | ,011 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x4.3 | Pearson Correlation | ,152 | ,398** | 1 | ,411** | ,429** | ,783** |
| | Sig. (2-tailed) | ,090 | ,000 | | ,000 | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x4.4 | Pearson Correlation | -,022 | ,279** | ,411** | 1 | ,275** | ,623** |
| | Sig. (2-tailed) | ,805 | ,002 | ,000 | | ,002 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x4.5 | Pearson Correlation | ,136 | ,226* | ,429** | ,275** | 1 | ,655** |
| | Sig. (2-tailed) | ,131 | ,011 | ,000 | ,002 | | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| total | Pearson Correlation | ,444** | ,626** | ,783** | ,623** | ,655** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |

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

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

Correlations

| | | x5.1 | x5.2 | x5.3 | x5.4 | x5.5 | total |
|------|---------------------|--------|--------|--------|--------|--------|--------|
| x5.1 | Pearson Correlation | 1 | ,664** | ,516** | ,149 | ,265** | ,779** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,097 | ,003 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x5.2 | Pearson Correlation | ,664** | 1 | ,479** | ,284** | ,142 | ,801** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,001 | ,115 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x5.3 | Pearson Correlation | ,516** | ,479** | 1 | ,064 | ,282** | ,732** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,476 | ,001 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x5.4 | Pearson Correlation | ,149 | ,284** | ,064 | 1 | ,152 | ,485** |
| | Sig. (2-tailed) | ,097 | ,001 | ,476 | | ,090 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| x5.5 | Pearson Correlation | ,265** | ,142 | ,282** | ,152 | 1 | ,511** |
| | Sig. (2-tailed) | ,003 | ,115 | ,001 | ,090 | | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |

| | | | | | | | |
|-------|---------------------|--------|--------|--------|--------|--------|-----|
| total | Pearson Correlation | ,779** | ,801** | ,732** | ,485** | ,511** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |

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

Correlations

| | | y1 | y2 | y3 | y4 | y5 | Total |
|-------|---------------------|--------|--------|--------|--------|--------|--------|
| y1 | Pearson Correlation | 1 | ,450** | ,341** | -,022 | ,012 | ,515** |
| | Sig. (2-tailed) | | ,000 | ,000 | ,806 | ,894 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| y2 | Pearson Correlation | ,450** | 1 | ,443** | ,250** | ,284** | ,740** |
| | Sig. (2-tailed) | ,000 | | ,000 | ,005 | ,001 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| y3 | Pearson Correlation | ,341** | ,443** | 1 | ,194* | ,333** | ,717** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,030 | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| y4 | Pearson Correlation | -,022 | ,250** | ,194* | 1 | ,427** | ,588** |
| | Sig. (2-tailed) | ,806 | ,005 | ,030 | | ,000 | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| y5 | Pearson Correlation | ,012 | ,284** | ,333** | ,427** | 1 | ,665** |
| | Sig. (2-tailed) | ,894 | ,001 | ,000 | ,000 | | ,000 |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |
| total | Pearson Correlation | ,515** | ,740** | ,717** | ,588** | ,665** | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 125 | 125 | 125 | 125 | 125 | 125 |

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

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

B. Hasil Output Uji Reliabilitas

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,796 | 5 |

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,853 | 5 |

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,788 | 5 |

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,616 | 5 |

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,686 | 5 |

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| ,652 | 5 |

C. Hasil Output Uji Asumsi Klasik

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 125 |
| Normal Parameters ^{a,b} | Mean | ,0000000 |
| | Std. Deviation | 1,79433469 |
| Most Extreme Differences | Absolute | ,061 |
| | Positive | ,059 |
| | Negative | -,061 |
| Test Statistic | | ,061 |
| Asymp. Sig. (2-tailed) | | ,200 ^{c,d} |

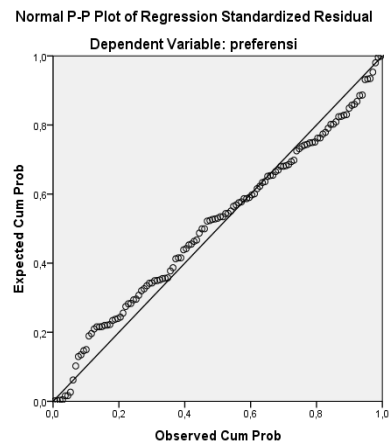
a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Hasil Output Normal PP Plot



2. Uji Multikolinearitas

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | Collinearity Statistics | |
|-------|-------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | -,948 | 2,091 | | -,453 | ,651 | | |
| | prosedur | ,106 | ,080 | ,110 | 1,330 | ,186 | ,625 | 1,601 |
| | pelayanan | ,144 | ,074 | ,155 | 1,945 | ,054 | ,674 | 1,484 |
| | Biaya | ,113 | ,064 | ,123 | 1,768 | ,080 | ,886 | 1,129 |
| | Pengetahuan | ,334 | ,083 | ,324 | 4,049 | ,000 | ,673 | 1,485 |
| | reigiusitas | ,308 | ,073 | ,305 | 4,200 | ,000 | ,818 | 1,222 |

a. Dependent Variable: preferensi

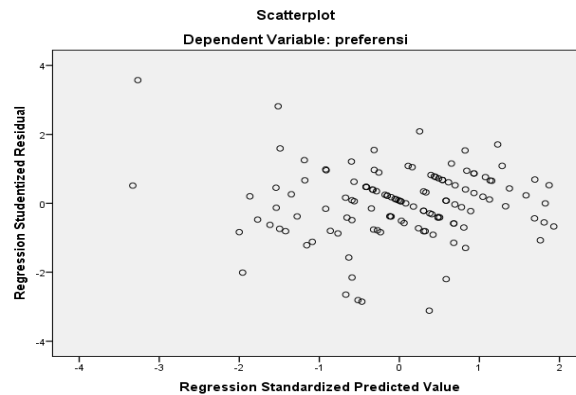
3. Uji Heteroskedastisitas

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 4,867 | 2,810 | | 1,732 | ,086 |
| | X1 | ,010 | ,107 | ,011 | ,094 | ,926 |
| | X2 | -,022 | ,100 | -,024 | -,217 | ,828 |
| | X3 | -,051 | ,086 | -,057 | -,599 | ,550 |
| | X4 | -,105 | ,111 | -,104 | -,944 | ,347 |
| | X5 | -,086 | ,099 | -,087 | -,870 | ,386 |

a. Dependent Variable: LN_RES

Scarlett Plot Hasil Uji Heterokedastisitas



A. Hasil Uji Analisis Regresi Linier Berganda

| ANOVA ^a | | | | | | |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 367,749 | 5 | 73,550 | 22,620 | ,000 ^b |
| | Residual | 386,939 | 119 | 3,252 | | |
| | Total | 754,688 | 124 | | | |

a. Dependent Variable: preferensi

b. Predictors: (Constant), religiusitas, biaya, prosedur, pelayanan, pengetahuan

B. Uji Hipotesis

1. Uji Simultan (Uji Statistik F)

| ANOVA ^a | | | | | | |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 367,749 | 5 | 73,550 | 22,620 | ,000 ^b |
| | Residual | 386,939 | 119 | 3,252 | | |
| | Total | 754,688 | 124 | | | |

a. Dependent Variable: preferensi

b. Predictors: (Constant), religiusitas, biaya, prosedur, pelayanan, pengetahuan

2. Uji Parsial (Uji Statistik T)

| Coefficients ^a | | | | | | |
|---------------------------|------------|-----------------------------|------------|---------------------------|-------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 11,523 | 1,568 | | 7,350 | ,000 |
| | Prosedur | ,418 | ,078 | ,435 | 5,363 | ,000 |

a. Dependent Variable: preferensi

| Model | | Unstandardized Coefficients | | Standardized Coefficients Beta | t | Sig. |
|-------|------------|-----------------------------|------------|-----------------------------------|-------|------|
| | | B | Std. Error | | | |
| 1 | (Constant) | 11,005 | 1,544 | | 7,126 | ,000 |
| | Pelayanan | ,429 | ,074 | ,462 | 5,783 | ,000 |

a. Dependent Variable: preferensi

| Model | | Unstandardized Coefficients | | Standardized Coefficients Beta | t | Sig. |
|-------|------------|-----------------------------|------------|-----------------------------------|-------|------|
| | | B | Std. Error | | | |
| 1 | (Constant) | 15,013 | 1,712 | | 8,768 | ,000 |
| | Biaya | ,228 | ,080 | ,249 | 2,855 | ,005 |

a. Dependent Variable: preferensi

| Model | | Unstandardized Coefficients | | Standardized Coefficients Beta | T | Sig. |
|-------|-------------|-----------------------------|------------|-----------------------------------|-------|------|
| | | B | Std. Error | | | |
| 1 | (Constant) | 7,900 | 1,545 | | 5,114 | ,000 |
| | Pengetahuan | ,593 | ,076 | ,575 | 7,798 | ,000 |

a. Dependent Variable: preferensi

| Model | | Unstandardized Coefficients | | Standardized Coefficients Beta | t | Sig. |
|-------|-------------|-----------------------------|------------|-----------------------------------|-------|------|
| | | B | Std. Error | | | |
| 1 | (Constant) | 9,217 | 1,705 | | 5,407 | ,000 |
| | Reigiusitas | ,498 | ,079 | ,493 | 6,286 | ,000 |

a. Dependent Variable: preferensi

F. Koefisien Determinasi (R²)

| Model Summary | | | | |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,698 ^a | ,487 | ,466 | 1,803 |

a. Predictors: (Constant), religiusitas, biaya, prosedur, pelayanan, pengetahuan

Tabel r untuk df = 101 - 150

| df = (N-2) | Tingkat signifikansi untuk uji satu arah | | | | |
|------------|--|--------|--------|--------|--------|
| | 0.05 | 0.025 | 0.01 | 0.005 | 0.0005 |
| | Tingkat signifikansi untuk uji dua arah | | | | |
| | 0.1 | 0.05 | 0.02 | 0.01 | 0.001 |
| 101 | 0.1630 | 0.1937 | 0.2290 | 0.2528 | 0.3196 |
| 102 | 0.1622 | 0.1927 | 0.2279 | 0.2515 | 0.3181 |
| 103 | 0.1614 | 0.1918 | 0.2268 | 0.2504 | 0.3166 |
| 104 | 0.1606 | 0.1909 | 0.2257 | 0.2492 | 0.3152 |
| 105 | 0.1599 | 0.1900 | 0.2247 | 0.2480 | 0.3137 |
| 106 | 0.1591 | 0.1891 | 0.2236 | 0.2469 | 0.3123 |
| 107 | 0.1584 | 0.1882 | 0.2226 | 0.2458 | 0.3109 |
| 108 | 0.1576 | 0.1874 | 0.2216 | 0.2446 | 0.3095 |
| 109 | 0.1569 | 0.1865 | 0.2206 | 0.2436 | 0.3082 |
| 110 | 0.1562 | 0.1857 | 0.2196 | 0.2425 | 0.3068 |
| 111 | 0.1555 | 0.1848 | 0.2186 | 0.2414 | 0.3055 |
| 112 | 0.1548 | 0.1840 | 0.2177 | 0.2403 | 0.3042 |
| 113 | 0.1541 | 0.1832 | 0.2167 | 0.2393 | 0.3029 |
| 114 | 0.1535 | 0.1824 | 0.2158 | 0.2383 | 0.3016 |
| 115 | 0.1528 | 0.1816 | 0.2149 | 0.2373 | 0.3004 |
| 116 | 0.1522 | 0.1809 | 0.2139 | 0.2363 | 0.2991 |
| 117 | 0.1515 | 0.1801 | 0.2131 | 0.2353 | 0.2979 |
| 118 | 0.1509 | 0.1793 | 0.2122 | 0.2343 | 0.2967 |
| 119 | 0.1502 | 0.1786 | 0.2113 | 0.2333 | 0.2955 |
| 120 | 0.1496 | 0.1779 | 0.2104 | 0.2324 | 0.2943 |
| 121 | 0.1490 | 0.1771 | 0.2096 | 0.2315 | 0.2931 |
| 122 | 0.1484 | 0.1764 | 0.2087 | 0.2305 | 0.2920 |
| 123 | 0.1478 | 0.1757 | 0.2079 | 0.2296 | 0.2908 |
| 124 | 0.1472 | 0.1750 | 0.2071 | 0.2287 | 0.2897 |
| 125 | 0.1466 | 0.1743 | 0.2062 | 0.2278 | 0.2886 |
| 126 | 0.1460 | 0.1736 | 0.2054 | 0.2269 | 0.2875 |
| 127 | 0.1455 | 0.1729 | 0.2046 | 0.2260 | 0.2864 |
| 128 | 0.1449 | 0.1723 | 0.2039 | 0.2252 | 0.2853 |
| 129 | 0.1443 | 0.1716 | 0.2031 | 0.2243 | 0.2843 |
| 130 | 0.1438 | 0.1710 | 0.2023 | 0.2235 | 0.2832 |
| 131 | 0.1432 | 0.1703 | 0.2015 | 0.2226 | 0.2822 |
| 132 | 0.1427 | 0.1697 | 0.2008 | 0.2218 | 0.2811 |
| 133 | 0.1422 | 0.1690 | 0.2001 | 0.2210 | 0.2801 |
| 134 | 0.1416 | 0.1684 | 0.1993 | 0.2202 | 0.2791 |
| 135 | 0.1411 | 0.1678 | 0.1986 | 0.2194 | 0.2781 |
| 136 | 0.1406 | 0.1672 | 0.1979 | 0.2186 | 0.2771 |
| 137 | 0.1401 | 0.1666 | 0.1972 | 0.2178 | 0.2761 |
| 138 | 0.1396 | 0.1660 | 0.1965 | 0.2170 | 0.2752 |
| 139 | 0.1391 | 0.1654 | 0.1958 | 0.2163 | 0.2742 |
| 140 | 0.1386 | 0.1648 | 0.1951 | 0.2155 | 0.2733 |
| 141 | 0.1381 | 0.1642 | 0.1944 | 0.2148 | 0.2723 |
| 142 | 0.1376 | 0.1637 | 0.1937 | 0.2140 | 0.2714 |
| 143 | 0.1371 | 0.1631 | 0.1930 | 0.2133 | 0.2705 |
| 144 | 0.1367 | 0.1625 | 0.1924 | 0.2126 | 0.2696 |
| 145 | 0.1362 | 0.1620 | 0.1917 | 0.2118 | 0.2687 |
| 146 | 0.1357 | 0.1614 | 0.1911 | 0.2111 | 0.2678 |
| 147 | 0.1353 | 0.1609 | 0.1904 | 0.2104 | 0.2669 |
| 148 | 0.1348 | 0.1603 | 0.1898 | 0.2097 | 0.2660 |
| 149 | 0.1344 | 0.1598 | 0.1892 | 0.2090 | 0.2652 |
| 150 | 0.1339 | 0.1593 | 0.1886 | 0.2083 | 0.2643 |

Titik Persentase Distribusi F untuk Probabilita = 0,05

| df untuk penyebut (N2) | df untuk pembilang (N1) | | | | | | | | | | | | | | |
|------------------------|-------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 91 | 3.95 | 3.10 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |
| 92 | 3.94 | 3.10 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.94 | 1.89 | 1.86 | 1.83 | 1.80 | 1.78 |
| 93 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.83 | 1.80 | 1.78 |
| 94 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.83 | 1.80 | 1.77 |
| 95 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.82 | 1.80 | 1.77 |
| 96 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.19 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.80 | 1.77 |
| 97 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.19 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.80 | 1.77 |
| 98 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 99 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 100 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.97 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 101 | 3.94 | 3.09 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.93 | 1.88 | 1.85 | 1.82 | 1.79 | 1.77 |
| 102 | 3.93 | 3.09 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.77 |
| 103 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.76 |
| 104 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.76 |
| 105 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.81 | 1.79 | 1.76 |
| 106 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.79 | 1.76 |
| 107 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.18 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.79 | 1.76 |
| 108 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.18 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 109 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 110 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 111 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 112 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.96 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 113 | 3.93 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.92 | 1.87 | 1.84 | 1.81 | 1.78 | 1.76 |
| 114 | 3.92 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| 115 | 3.92 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| 116 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| 117 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.80 | 1.78 | 1.75 |
| 118 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.80 | 1.78 | 1.75 |
| 119 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.78 | 1.75 |
| 120 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.78 | 1.75 |
| 121 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 122 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 123 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 124 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 125 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 126 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 127 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.86 | 1.83 | 1.80 | 1.77 | 1.75 |
| 128 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.86 | 1.83 | 1.80 | 1.77 | 1.75 |
| 129 | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| 130 | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| 131 | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| 132 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| 133 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| 134 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| 135 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.82 | 1.79 | 1.77 | 1.74 |

Titik Persentase Distribusi t (df = 81 –120)

| df \ Pr | 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 |

Catatan: Probabilita yang lebih kecil yang ditunjukkan pada judul tiap kolom adalah luas daerah dalam satu ujung, sedangkan probabilitas yang lebih besar adalah luas daerah dalam kedua ujung

Riwayat Hidup

1. Nama : Mawaddah
2. Tempat dan Tanggal Lahir : Banjarmasin, 08 Maret 2000
3. Agama : Islam
4. Kebangsaan : Indonesia
5. Status Perkawinan : Belum Menikah
6. Alamat : Jl. Alalak Tengah RT. 13 No. 31 Kel. Alalak
Tengah Kec. Banjarmasin Utara Kota
Banjarmasin, Kalimantan Selatan
7. Pendidikan :
 - a. TK LKMD Melati
 - b. SDN Alalak Tengah 2
 - c. SMPN 13 Banjarmasin
 - d. SMAN 8 Banjarmasin
 - e. UIN Antasari Banjarmasin Fakultas Ekonomi dan Bisnis Islam Jurusan
Perbankan Syariah
8. Pengalaman Organisasi : UKM Olahraga Fasya & Febi
9. Orang Tua :
 - a. Nama Bapak : Majidi Rahman
Pekerjaan : Buruh
Alamat : Jl. Alalak Tengah RT. 13 No. 31 Kel. Alalak
Tengah Kec. Banjarmasin Utara Kota
Banjarmasin, Kalimantan Selatan
 - b. Nama Ibu : Tati
Pekerjaan : Ibu Rumah Tangga
Alamat : Jl. Alalak Tengah RT. 13 No. 31 Kel. Alalak
Tengah Kec. Banjarmasin Utara Kota
Banjarmasin, Kalimantan Selatan
10. Saudara Kandung : 1 (Satu)
11. Anak Ke- : 1

Banjarmasin, 15 Desember 2022
Penulis,

Mawaddah

SURAT PENETAPAN JUDUL SKRIPSI



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Telp. (0511) 6783434;6777955 Banjarmasin 70235
e-mail: febi@uin-antasari.ac.id website: www.febi.uin.antasari.ac.id

PENETAPAN PERUBAHAN JUDUL SKRIPSI

Nomor : 4051/U.n.14/III.5/PP.00.9/10/2022

Memperhatikan surat permohonan Saudara (i) dan hasil rapat Tim Seleksi Proposal Skripsi berkenaan dengan perubahan judul, maka kami dapat menyetujui dan menetapkan judul yang baru terhadap skripsi Saudara (i):

Nama : Mawaddah
NIM : 180105020193
Program Studi : S.1 / Perbankan Syariah
Judul Terdahulu : Preferensi Masyarakat Komplek Perumahan Gemilang Raya 2 Dalam Memilih Bank Untuk Pembiayaan atau Kredit Rumah

Judul Baru : Preferensi Masyarakat Komplek Perumahan Shalli Messi II dalam Memilih Bank Untuk Pembiayaan KPR

Kami dapat menyetujui usul perubahan judul skripsi dengan pembimbing sebagai berikut:

Dosen Pembimbing Skripsi : H. Badrian, S.Ag., M.Ag.

Saudara (i) diharapkan segera melakukan konsultasi dengan Dosen Pembimbing Skripsi guna mendapatkan arahan dalam rangka persiapan pembuatan skripsi selanjutnya.

Demikian penetapan ini dibuat untuk diketahui dan dilaksanakan dengan semestinya.

Banjarmasin, 11 Oktober 2022

an. Dekan
Wakil Dekan Bidang Akademik dan
Kelembagaan



Zaki Mubarak
Zaki Mubarak, S.E., M.Si
NIP. 19771031 200212 1 002

Tembusan:

1. Rektor UIN Antasari (sebagai laporan);
2. Dosen Pembimbing I dan Dosen Pembimbing II;
3. Mahasiswa (i) ybs;
4. Arsip.

SURAT PENETAPAN WAKTU UJIAN PROPOSAL



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Telp. (0511) 6783434 – 6777955 Banjarmasin 70235
e-mail: febi@uin-antasari.ac.id / febi.uinantasari@gmail.com website: www.febi.uin.antasari.ac.id

Banjarmasin, 07 Februari 2022

Nomor : B-119/Un.14/III.5/BIRO.SKRIPSI/PP.00.9/02/2022
Lampiran : Satu berkas
Hal : Penetapan Waktu Ujian
Proposal Skripsi

Kepada
Yth. Mawaddah / 180105020193
Mahasiswa/i Jurusan S1 Perbankan Syariah
Fakultas Ekonomi dan Bisnis Islam UIN Antasari
Banjarmasin

Assalamu'alaikum wr. wb.

Berdasarkan Surat permohonan Saudara dan Penetapan Penguji Eksternal oleh Biro Skripsi, maka dengan ini ditetapkan Ujian Proposal Skripsi atas nama:

Nama / NIM : Mawaddah / 180105020193
Jurusan : Perbankan Syariah
Judul : Preferensi Masyarakat Komplek Perumahan Gemilang Raya 2 dalam Memilih Bank untuk pembiayaan atau Kredit Rumah

pada:

Hari/Tanggal : Selasa, 08/02/2022
Waktu : 09.00 - 09.45
Tempat/Media : Daring

dengan susunan tim penguji sebagai berikut:

Ketua/Anggota Penguji : H. Badrian, M.Ag.
Anggota Penguji : Muhammad Qamaruddin, ME
Notulis : Neco Erlin Pradana, S.Pd

Demikian surat penetapan ini dibuat untuk dilaksanakan sebagaimana mestinya.

Wassalamu'alaikum wr. wb.



Ketua Biro Skripsi

H. Badrian, M.Ag.

Tembusan:

1. Ketua/Anggota Penguji
2. Anggota Penguji
3. Notulis

-Arsip

Catatan:

Diharap pelaksanaan ujian tepat waktu untuk menghindari tertundanya ujian-ujian berikutnya

No. : 20

SURAT SELESAI MELAKSANAKAN UJIAN PROPOSAL



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Telp. (0511) 6783434 – 6777955 Banjarmasin 70235
e-mail: febi@uin-antasari.ac.id / febi.uinantasari@gmail.com website: www.febi.uin-antasari.ac.id

SURAT KETERANGAN

Nomor: B-0160/Un.14/III.5/PP.00.9/02/2022

Ketua Biro Skripsi Fakultas Ekonomi Dan Bisnis Islam UIN Antasari, menyatakan dengan sebenarnya bahwa:

Nama : Mawaddah
NIM : 180105020193
Jurusan : Perbankan Syariah
Judul : Preferensi Masyarakat Komplek Perumahan Gemilang Raya 2 dalam Memilih Bank untuk pembiayaan atau Kredit Rumah

telah melaksanakan ujian proposal skripsi pada:

Hari/Tanggal : Selasa, 08/02/2022
Waktu : 09.00 - 09.45
Tempat : Daring

dengan susunan tim penguji sebagai berikut:

Ketua/Anggota Penguji : H. Badrian, M.Ag.
Anggota Penguji : Muhammad Qamaruddin, ME
Notulis : Neco Erlin Pradana, S.Pd

Demikian surat keterangan ini dibuat untuk dipergunakan sebagaimana mestinya.

Banjarmasin, 11 Februari 2022



Ketua Biro Skripsi

H. Badrian, M.Ag.
19730717 199703 1 002

No. : 20

SURAT PERMOHONAN IZIN RISET



KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM
Jalan A. Yani Km. 4.5 Telp. (0511) 6783434 Banjarmasin 70235
e-mail: febimel@uin-antasari.ac.id / website: www.febimel.uin-antasari.ac.id

Nomor : B-4781/Un.14/III.5/TL.00/11/2022
Sifat : -
Lamp : 1 Berkas
Hal : Permohonan Izin Riset

29 November 2022

Yth. Ketua RT

Assalamu'alaikum wr.wb.

Dengan hormat. Yang bertanda tangan di bawah ini Dekan Fakultas Ekonomi dan Bisnis Islam UIN Antasari menyampaikan permohonan untuk diberikan izin riset kepada :

| | |
|----------------------|--|
| Nama | : Mawaddah |
| NIM | : 180105020193 |
| Tempat Tanggal Lahir | : Banjarmasin, 08 Maret 2000 |
| Semester / Jurusan | : IX / Perbankan Syariah |
| Tahun Akademik | : 2022/2023 |
| Alamat | : Jl. Alalak Tengah RT. 13 No. 31 Kecamatan Banjarmasin Utara Kota Banjarmasin |
| Waktu Riset | : 1 Desember 2022 s.d 1 Februari 2023 |

Judul Skripsi : Preferensi Masyarakat Komplek Perumahan Shalli Messi II dalam Memilih Bank untuk Pembiayaan KPR (sebagaimana proposal terlampir).

Sehubungan dengan hal tersebut, kami mohon agar kiranya berkenan membantu memberikan data dan informasi yang diperlukan terkait dengan riset tersebut.

Demikian permohonan ini disampaikan, atas perhatian dan kerjasamanya diucapkan terima kasih.

Wassalamu'alaikum wr.wb.

A.n. Dekan
Wakil Dekan Bidang Akademik dan Kelembagaan,



Zaki Mubarak

SURAT SELESAI RISET

**RUKUN TETANGGA (RT) 08
DESA SEMANGAT KARYA
KECAMATAN ALALAK**

Alamat: Jl.Poros 1 Desa Semangat Karya Komp. Shalli Messi 2 Blok D.41

SURAT KETERANGAN SELESAI RISET

Sehubung dengan surat permohonan izin riset mahasiswa Universitas Islam Negeri Antasari Banjarmasin Fakultas Ekonomi dan Bisnis Islam.

Dengan ini menyatakan bahwa :

Nama : Mawaddah
Tempat/Tanggal Lahir : Banjarmasin, 08 Maret 2000
NIM : 180105020193
Jurusan : Perbankan Syariah

Menyatakan bahwa bersangkutan telah menyelesaikan penelitian yang berjudul **“Preferensi Masyarakat Komplek Perumahan Shalli Messi II dalam Memilih Bank untuk Pembiayaan KPR”** serta telah mendapatkan data yang di perlukan.

Demikian surat keterangan ini diberikan untuk digunakan sebagaimana mestinya.

Semangat Karya, 15 Desember 2022



M. ANTO NUR IKHSAN



**PEMERINTAH KABUPATEN BARITO KUALA
KECAMATAN ALALAK
DESA SEMANGAT KARYA**

Alamat: Jln. Semangat Karya Rt.04 Kode Pos 70582

SURAT KETERANGAN

Nomor: 045.2/328/SK-PEM/2022

Yang bertandatangan dibawah ini;

1. Nama : NUR IPANSYAH
2. NIKD : -
3. Jabatan : KEPALA DESA

Dengan ini menerangkan bahwa:

Nama : MAWADDAH
NIM : 180105020193
Jurusan : Perbankan Syariah
Fakultas : Ekonomi dan Bisnis Islam
Instansi : Universitas Islam Negeri Antasari Banjarmasin
Judul : Preferensi Masyarakat Komplek Perumahan Shalli Messi II dalam
Memilih Bank untuk Pembiayaan KPR

Berdasarkan Surat dari Universitas Islam Negeri Antasari Banjarmasin Fakultas Ekonomi dan Bisnis Islam Nomor : B-4781/Un.14/III.5/TL.00/11/2022 Tanggal 29 November 2022 Tentang Permohonan Izin Riset Data Skripsi, bahwa nama yang tertera diatas tersebut telah selesai melaksanakan penelitian di Pemerintah Desa Semangat Karya Kecamatan Alalak Kabupaten Barito Kuala Provinsi Kalimantan Selatan. Surat keterangan ini dibuat sebagai persyaratan pengajuan Sidang Skripsi.

Surat keterangan ini diberikan agar dapat dipergunakan sebagaimana mestinya.

Barito Kuala, 15 Desember 2022
Kepala Desa



NUR IPANSYAH

SURAT LULUS UJIAN KOMPREHENSIF



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI
ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**
Jalan A. Yani Km. 4.5 Banjarmasin 70235
e-mail: febi@uin-antasari.ac.id website: www.febi.uin-antasari.ac.id

SURAT KETERANGAN LULUS UJIAN KOMPREHENSIF

Nomor: B-5432/Un.14/III.5/PP.01.1/12/2021

Dekan Fakultas Ekonomi dan Bisnis Islam UIN Antasari menerangkan bahwa mahasiswa yang tersebut di bawah ini:

Nama : MAWADDAH

NIM : 180105020193

Jurusan : PERBANKAN SYARIAH

Telah LULUS dalam menempuh ujian komprehensif dengan nilai akhir : **86 (A)**, bobot: 3,75 (SANGAT MEMUASKAN).

Demikian keterangan ini dibuat agar dapat dipergunakan sebagaimana mestinya.

Banjarmasin, 31 Desember 2021
Dekan,



Sukarni



**KEMENTERIAN AGAMA RI
FAKULTAS EKONOMI DAN BISNIS ISLAM
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN**

Sertifikat

Nomor : B-1928/Un.14/III.5/PP.01.1/05/2022

Dekan Fakultas Ekonomi dan Bisnis Islam
Universitas Islam Negeri Antasari Banjarmasin menerangkan bahwa:

Mawaddah
NIM: 180105020193

Tempat Tanggal Lahir : Banjarmasin, 8 Maret 2000
Jurusan Perbankan Syariah

Telah mengikuti
Tes Hapalan Juz'amma
Yang dilaksanakan Fakultas Ekonomi dan Bisnis Islam
Universitas Islam Negeri Antasari Banjarmasin dengan Predikat :

71, 5 / BAIK

Banjarmasin, 27 Mei 2022



Dekan,

Sukarni

SURAT PEROLEHAN SKK



KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM
Jalan A. Yani Km. 4.5 Telp. (0511) 8783434 – 6777955 Banjarmasin 70235
e-mail: febm@uin-antasari.ac.id / website: www.febi.uin-antasari.ac.id

SURAT KETERANGAN

Nomor: B-3143/Un.14/III.5/PP.00.9/07/2021

Dekan Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Antasari Banjarmasin menerangkan dengan sebenarnya bahwa:

Nama : Mawaddah
NIM : 180105020193
Semester/Jurusan : 6 / Perbankan Syariah
Tahun Akademik : 2020/2021

Telah memperoleh 57 Satuan Kredit Kegiatan ekstra Kurikuler (SKK).

Demikian keterangan ini dibuat untuk dapat dipergunakan sebagaimana mestinya.

Banjarmasin, 19 Juli 2021

A.n Dekan,
Wakil Dekan Bidang Akademik
dan Kelembagaan,



SURAT TRANSKIP NILAI SEMENTARA



**KEMENTERIAN AGAMA
UNIVERSITAS ISLAM NEGERI ANTASARI**

Jl. Ahmad Yani Km 4.5 Telp (0511) 3252623 Fax (0511) 3254344 Banjarmasin

<http://www.uin-antasari.ac.id>

Lampiran Surat : 498
 Nomor :/Un.14/I.5/PP.00.9/...../20..22
 Tanggal : 16 Desember 2022

TRANSKRIP NILAI SEMENTARA

Nama : MAWADDAH
 NIM : 180105020193
 Fakultas : EKONOMI DAN BISNIS ISLAM
 Program Studi : S1 - PERBANKAN SYARIAH

| Kode MK | Mata Kuliah | SKS | Nilai | | SKS X BOBOT |
|----------|--|-----|-------|-------|-------------|
| | | | Huruf | Angka | |
| PSY18101 | Pengantar Bisnis | 2 | A | 3.75 | 7.5 |
| FEB18014 | Ulumul Hadits | 2 | A+ | 4 | 8 |
| FEB18012 | Sejarah Peradaban Islam | 2 | B+ | 3.5 | 7 |
| FEB18013 | Ulumul Qur'an | 2 | A | 3.75 | 7.5 |
| UIN18002 | Kewarganegaraan | 2 | B+ | 3.5 | 7 |
| PSY18102 | Pengantar Ekonomi Mikro | 2 | B | 3 | 6 |
| UIN18008 | Pengantar Filsafat | 2 | A | 3.75 | 7.5 |
| PSY18104 | Matematika Perbankan | 3 | B | 3 | 9 |
| PSY18103 | Pengantar Akuntansi | 3 | A+ | 4 | 12 |
| UIN18010 | Bahasa Inggris A | 0 | A | 3.75 | 0 |
| UIN18012 | Bahasa Arab A | 0 | A | 3.75 | 0 |
| PSY18205 | Ushul Fikih | 2 | A+ | 4 | 8 |
| UIN18011 | Bahasa Inggris B | 0 | B+ | 3.5 | 0 |
| UIN18013 | Bahasa Arab B | 0 | A | 3.75 | 0 |
| UIN18003 | Pengantar Studi Islam | 2 | A | 3.75 | 7.5 |
| FEB18015 | Fiqih | 2 | A | 3.75 | 7.5 |
| UIN18001 | Pancasila | 2 | A+ | 4 | 8 |
| PSY18206 | Pengantar Ekonomi Makro | 2 | B+ | 3.5 | 7 |
| UIN18005 | Bahasa Indonesia | 2 | A | 3.75 | 7.5 |
| PSY18207 | Ayat-ayat Ekonomi | 2 | A+ | 4 | 8 |
| PSY18208 | Interpersonal Skill | 3 | A | 3.75 | 11.25 |
| PSY18209 | E-Commerce | 3 | A | 3.75 | 11.25 |
| UIN18004 | Ilmu Alamiah Dasar | 2 | A+ | 4 | 8 |
| FEB18016 | Latihan Keterampilan Keagamaan I | 0 | A | 3.75 | 0 |
| PSY18219 | Manajemen Strategik | 3 | A | 3.75 | 11.25 |
| PSY18118 | Akuntansi Keuangan | 3 | A+ | 4 | 12 |
| PSY18110 | Hadis-Hadis Ekonomi | 2 | A | 3.75 | 7.5 |
| PSY18112 | Fikih Muamalat | 2 | A | 3.75 | 7.5 |
| PSY18113 | Sejarah Pemikiran Ekonomi Islam | 2 | A | 3.75 | 7.5 |
| PSY18111 | Aspek Hukum Dalam Bisnis | 3 | A | 3.75 | 11.25 |
| PSY18117 | Ekonomi Mikro Islam | 3 | A | 3.75 | 11.25 |
| PSY18116 | Pengantar Manajemen | 2 | A+ | 4 | 8 |
| PSY18115 | Statistika Ekonomi dan Bisnis I | 2 | A | 3.75 | 7.5 |
| PSY18114 | Ekonomi Makro Islam | 3 | A | 3.75 | 11.25 |
| FEB18017 | Latihan Keterampilan Keagamaan II | 0 | A | 3.75 | 0 |
| PSY18223 | Akuntansi Bank | 3 | A+ | 4 | 12 |
| PSY18220 | Manajemen Pemasaran Produk Perbankan Syariah | 2 | B+ | 3.5 | 7 |
| PSY18227 | Statistika Ekonomi dan Bisnis 2 | 3 | A | 3.75 | 11.25 |
| PSY18221 | Manajemen Sumber Daya Insani Perbankan Syariah | 2 | B | 3 | 6 |
| PSY18226 | Hukum Perbankan Syariah | 2 | A | 3.75 | 7.5 |
| PSY18222 | Ushul Fiqih Keuangan Syariah | 3 | A | 3.75 | 11.25 |
| PSY18224 | Fikih Muamalah Kontemporer | 3 | A+ | 4 | 12 |
| PSY18225 | Lembaga Keuangan Syariah Non Bank | 2 | A | 3.75 | 7.5 |
| PSY18132 | Akuntansi Perbankan Syariah | 3 | A | 3.75 | 11.25 |

| Kode MK | Mata Kuliah | SKS | Nilai | | SKS X BOBOT |
|---------------|--|------------|-------|-------|--------------|
| | | | Huruf | Angka | |
| PSY18131 | Manajemen Keuangan dan Investasi Syariah | 3 | B+ | 3.5 | 10.5 |
| PSY18134 | Manajemen Risiko Perbankan Syariah | 3 | B+ | 3.5 | 10.5 |
| PSY18128 | Praktikum Perbankan Syariah (Praktikum A) | 3 | A | 3.75 | 11.25 |
| FEB18010 | Ilmu Tauhid | 2 | B+ | 3.5 | 7 |
| FEB18011 | Akhlah Tasawuf | 2 | A | 3.75 | 7.5 |
| PSY18129 | Etika Bisnis Syariah | 2 | A+ | 4 | 8 |
| PSY18130 | Pasar Modal Syariah | 3 | B | 3 | 9 |
| PSY18133 | Manajemen Lembaga Keuangan Mikro Syariah | 3 | A | 3.75 | 11.25 |
| PSY18236 | SISTEM INFORMASI MANAJEMEN PERBANKAN SYARIAH | 2 | A+ | 4 | 8 |
| PSY18238 | MANAJEMEN ASET DAN LIABILITIES PERBANKAN SYARIAH | 3 | B+ | 3.5 | 10.5 |
| PSY18243 | ZISWAF* | 3 | B+ | 3.5 | 10.5 |
| PSY18241 | ENGLISH FOR ISLAMIC BANKING* | 3 | A | 3.75 | 11.25 |
| PSY18239 | STUDI KELAYAKAN BISNIS | 2 | B+ | 3.5 | 7 |
| PSY18246 | KEWIRAUSAHAAN SYARIAH* | 3 | B+ | 3.5 | 10.5 |
| PSY18240 | METODOLOGI PENELITIAN EKONOMI DAN BISNIS | 3 | B+ | 3.5 | 10.5 |
| PSY18235 | SEJARAH KEBUDAYAAN ISLAM LOKAL | 2 | A+ | 4 | 8 |
| PSY18237 | PRAKTIK KERJA LAPANGAN (PKL) | 3 | A+ | 4 | 12 |
| UIN18009 | KKN | 4 | B+ | 3.5 | 14 |
| JUMLAH | | 139 | | | 513.5 |

$$\text{IPK} = \frac{\text{SKS x BOBOT}}{\text{SKS}} = 3.69$$

Banjarmasin, 16 Desember 2022

a.n
Rektor

Kepala Biro AAKK,
Kepala Bagian Akademik dan Kemahasiswaan,



CATATAN KONSULTASI BIMBINGAN SKRIPSI



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Telp. (0511) 67834343 / 6777955 Banjarmasin 70235
e-mail: febimail@uin-antasari.ac.id / febi.uinantasari@gmail.com website: febi.uin-antasari.ac.id

CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Mawaddah
NIM : 180105020193
Jurusan : S1 Perbankan Syariah
Judul Skripsi : Preferensi Masyarakat Komplek Perumahan Shalli Messi II Dalam
Memilih Bank Untuk Pembiayaan KPR
Pembimbing : H. Badrian, S.Ag., M.Ag

CATATAN PEMBIMBING

Juma't, 11 November 2022

1. Lengkapi indikator dan pertanyaan di dalam kuesioner penelitian Skripsi
2. Perbaiki rumusan masalah
3. Tentukan dimensi variabel yang ada di dalam penelitian yang masih kurang tepat

TTD
PEMBIMBING

H. Badrian, S.Ag., M.Ag

Catatan:

- Setiap Konsultasi lembar catatan ini harus dibawa untuk diisi oleh Pembimbing I / Pembimbing II
- Konsultasi berikutnya harus membawa lembar serupa yang masih kosong (lembaran ini dapat dicopy).



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

Jalan A. Yani Km. 4.5 Telp. (0511) 67834343 / 6777955 Banjarmasin 70235
e-mail: febimail@uin-antasari.ac.id / febi.uinantasari@gmail.com website: febi.uin-antasari.ac.id

CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Mawaddah
NIM : 180105020193
Jurusan : S1 Perbankan Syariah
Judul Skripsi : Preferensi Masyarakat Komplek Perumahan Shalli Messi II Dalam
Memilih Bank Untuk Pembiayaan KPR
Pembimbing : H. Badrian, S.Ag., M.Ag

CATATAN PEMBIMBING

Senin, 14 November 2022

1. Penyusunan instrumen pengumpulan data untuk menjawab rumusan masalah.
2. Instrumen pengumpulan data disusun berbasis teori yang digunakan pada bab II.
3. Perbaiki sesuai dengan apa yang telah didiskusikan.

TTD
PEMBIMBING

H. Badrian, S.Ag., M.Ag

Catatan:

- Setiap Konsultasi lembaran catatan ini harus dibawa untuk diisi oleh Pembimbing I / Pembimbing II
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CATATAN PEMBIMBING

Jumat, 18 November 2022

1. Lengkap tentang dimensi pelayanan, pengetahuan dan preferensi didalam variabel penelitian
2. Gunakan rumus yang tepat dalam pengambilan sampel responden dalam penelitian
3. Perbaiki sesuai apa yang sudah didiskusikan

TTD
PEMBIMBING

H. Badrian, S. Ag., M. Ag

Catatan:

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Pembimbing : H. Badrian, S.Ag., M.Ag

CATATAN PEMBIMBING

Senin, 28/11/2022

1. Mendiskusikan perbaikan indikator dan penyusunan kalimat pernyataan yang tepat dalam kuesioner penelitian
2. Setuju untuk melanjutkan riset data penelitian skripsi

TTD
PEMBIMBING

H. Badrian, S.Ag., M.Ag

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Pembimbing : H. Badrian, S.Ag., M.Ag

CATATAN PEMBIMBING

Selasa, 13 Desember 2022

1. Perbaiki penulisan kata baku
2. Perbaiki rumusan masalah yang simultan dan parsial

TTD
PEMBIMBING

H. Badrian, S.Ag., M.Ag

Catatan:

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Memilih Bank Untuk Pembiayaan KPR
Pembimbing : H. Badrian, S.Ag., M.Ag

CATATAN PEMBIMBING

Rabu, 14 Desember 2022

ACC untuk mendaftar ujian

TTD
PEMBIMBING

H. Badrian, S.Ag., M.Ag

Catatan:

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SURAT KETERANGAN BEBAS PLAGIASI



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PENETAPAN BEBAS PLAGIASI

Nomor : B - 5372/Un. 14/III.5/PP.00.9/12/2022

Memperhatikan surat permohonan Saudara (i) dan hasil Rapat Tim Pemeriksa Plagiasi Tugas Akhir/ Skripsi Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Antasari Banjarmasin, maka kami dapat memberikan Surat Keterangan Bebas Plagiasi skripsi atas nama Saudara (i):

Nama : Mawaddah
NIM : 180105020193
Program Studi : S1 Perbankan Syariah
Judul Skripsi : Preferensi Masyarakat Komplek Perumahan Shalli Messi II dalam Memilih Bank untuk Pembiayaan KPR

Dengan demikian, skripsi Saudara (i) dinyatakan:

BEBAS PLAGIASI
Dengan Persentase Indikasi Plagiat : 30 %

Demikian penetapan ini dibuat untuk diketahui dan dilaksanakan dengan semestinya.

Banjarmasin, 26 Desember 2022
Dekan



Dr. H. Sukarni, M.Ag.
NIP. 19630417 199102 1 001