

## DAFTAR LAMPIRAN

Lampiran 1. Kuisisioner Penelitian

KUISIONER PENELITIAN

ANALISIS *FINANCIAL RESILIENCE* TERHADAP  
KEBERLANJUTAN UMKM KOTA TEGAL

Petunjuk Pengisian

Berilah tanda centang (✓) pada salah satu jawaban yang sesuai dengan kondisi usaha Anda.

Skala Penilaian

1 = Sangat Tidak Setuju (STS)

2 = Tidak Setuju (TS)

3 = Netral (N)

4 = Setuju (S)

5 = Sangat Setuju (SS)

### A. IDENTITAS RESPONDEN

Nama Usaha :

Jenis Kelamin : ☐ Laki-laki

☐ Perempuan

Usia : ☐ < 25 tahun

☐ 25–35 tahun

☐ 36–45 tahun

☐ 46–55 tahun

☐ > 55 tahun

Jenis Usaha : ☐ Kuliner

☐ Perdagangan

- ☐ Jasa
- ☐ Industri/Produksi
- ☐ Lainnya:

Lama Menjalankan Usaha : ☐ < 1 tahun

☐ 1-3 tahun

☐ 4-6 tahun

☐ 7-10 tahun

☐ > 10 tahun

Omset Rata-Rata per Bulan : ☐ < Rp 1.000.000

☐ Rp 1.000.000 – Rp 5.000.000

☐ Rp 5.000.001 – Rp 10.000.000

☐ Rp 10.000.001 – Rp 50.000.000

☐ > Rp 50.000.000

Lokasi Usaha : ☐ Tegal Barat

☐ Tegal Timur

☐ Tegal Selatan

☐ Margadana

## B. KUISIONER PENELITIAN

Variabel X : *Financial resilience*

### 1. Perencanaan Keuangan Usaha (X1)

| No | Pertanyaan                                                         | Jawaban |   |   |    |     |
|----|--------------------------------------------------------------------|---------|---|---|----|-----|
|    |                                                                    | SS      | S | N | TS | STS |
| 1  | Saya membuat anggaran pemasukan dan pengeluaran usaha secara rutin |         |   |   |    |     |
| 2  | Saya merencanakan kebutuhan modal usaha sebelum menjalankan usaha  |         |   |   |    |     |

|   |                                                                    |  |  |  |  |  |
|---|--------------------------------------------------------------------|--|--|--|--|--|
| 3 | Saya menyusun rencana keuangan usaha untuk kebutuhan jangka pendek |  |  |  |  |  |
| 4 | Saya memiliki pengembangan usaha di masa depan                     |  |  |  |  |  |
| 5 | Saya memisahkan keuangan pribadi dengan keuangan usaha             |  |  |  |  |  |

## 2. Pengelolaan Arus Kas (X2)

| No | Pertanyaan                                                                 | Jawaban |   |   |    |     |
|----|----------------------------------------------------------------------------|---------|---|---|----|-----|
|    |                                                                            | SS      | S | N | TS | STS |
| 1  | Saya mencatat seluruh pemasukan usaha secara rutin                         |         |   |   |    |     |
| 2  | Saya mengontrol pengeluaran usaha dengan baik                              |         |   |   |    |     |
| 3  | Usaha saya memiliki dana yang cukup untuk kegiatan operasional sehari-hari |         |   |   |    |     |
| 4  | Saya mampu membayar kewajiban usaha tepat waktu                            |         |   |   |    |     |
| 5  | Saya memantau kondisi arus kas usaha secara berkala                        |         |   |   |    |     |

## 3. Pengendalian Biaya Operasional (X3)

| No | Pertanyaan                                                            | Jawaban |   |   |    |     |
|----|-----------------------------------------------------------------------|---------|---|---|----|-----|
|    |                                                                       | SS      | S | N | TS | STS |
| 1  | Saya melakukan pengawasan terhadap biaya operasional usaha            |         |   |   |    |     |
| 2  | Saya berusaha menggunakan biaya usaha secara efisien                  |         |   |   |    |     |
| 3  | Saya membandingkan biaya usaha dengan pendapatan usaha secara berkala |         |   |   |    |     |
| 4  | Saya mengurangi pengeluaran yang tidak diperlukan dalam usaha         |         |   |   |    |     |
| 5  | Saya mampu menjaga kestabilan biaya operasional usaha                 |         |   |   |    |     |

## 4. Penggunaan Pembiayaan Secara Bertanggung Jawab (X4)

| No | Pertanyaan                                                                  | Jawaban |   |   |    |     |
|----|-----------------------------------------------------------------------------|---------|---|---|----|-----|
|    |                                                                             | SS      | S | N | TS | STS |
| 1  | Saya menggunakan pinjaman usaha sesuai kebutuhan usaha                      |         |   |   |    |     |
| 2  | Saya mempertimbangkan kemampuan pembayaran sebelum melakukan pinjaman usaha |         |   |   |    |     |
| 3  | Saya membayar cicilan atau hutang usaha tepat waktu                         |         |   |   |    |     |
| 4  | Saya menggunakan pembiayaan usaha untuk mengembangkan usaha                 |         |   |   |    |     |
| 5  | Saya menghindari penggunaan hutang yang berlebihan dalam usaha              |         |   |   |    |     |

## 5. Pengelolaan Keuangan Jangka Panjang (X5)

| No | Pertanyaan                                                                        | Jawaban |   |   |    |     |
|----|-----------------------------------------------------------------------------------|---------|---|---|----|-----|
|    |                                                                                   | SS      | S | N | TS | STS |
| 1  | Saya menyisihkan dana cadangan untuk kebutuhan usaha di masa depan                |         |   |   |    |     |
| 2  | Saya memiliki perencanaan pengembangan modal usaha jangka panjang                 |         |   |   |    |     |
| 3  | Saya mempersiapkan usaha untuk menghadapi risiko ekonomi                          |         |   |   |    |     |
| 4  | Saya memiliki target keberlanjutan usaha dalam jangka panjang                     |         |   |   |    |     |
| 5  | Saya mempertimbangkan kondisi keuangan masa depan dalam mengambil keputusan usaha |         |   |   |    |     |

Variabel Y : Keberlanjutan UMKM

| No | Pertanyaan                                                       | Jawaban |   |   |    |     |
|----|------------------------------------------------------------------|---------|---|---|----|-----|
|    |                                                                  | SS      | S | N | TS | STS |
| 1  | Usaha saya mampu bertahan dalam berbagai kondisi ekonomi         |         |   |   |    |     |
| 2  | Pendapatan usaha saya relatif stabil                             |         |   |   |    |     |
| 3  | Usaha saya mengalami perkembangan dari waktu ke waktu            |         |   |   |    |     |
| 4  | Saya mampu mempertahankan operasional usaha secara berkelanjutan |         |   |   |    |     |
| 5  | Usaha saya mampu bersaing dengan usaha lain                      |         |   |   |    |     |
| 6  | Saya mampu mempertahankan pelanggan usaha saya                   |         |   |   |    |     |
| 7  | Usaha saya memiliki kemampuan menghadapi perubahan kondisi pasar |         |   |   |    |     |

## Lampiran 2. Tabulasi Data

## 1. Variabel Perencanaan Keuangan (X1)

| NO | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | TOTAL<br>X1 |
|----|------|------|------|------|------|-------------|
| 1  | 3    | 5    | 4    | 5    | 5    | 22          |
| 2  | 3    | 5    | 5    | 5    | 3    | 21          |
| 3  | 1    | 1    | 1    | 1    | 1    | 5           |
| 4  | 4    | 4    | 4    | 4    | 4    | 20          |
| 5  | 4    | 4    | 4    | 4    | 4    | 20          |
| 6  | 3    | 5    | 4    | 5    | 4    | 21          |
| 7  | 3    | 1    | 5    | 2    | 2    | 13          |
| 8  | 3    | 5    | 5    | 4    | 5    | 22          |
| 9  | 4    | 4    | 4    | 4    | 4    | 20          |
| 10 | 2    | 5    | 5    | 5    | 5    | 22          |
| 11 | 2    | 2    | 4    | 3    | 1    | 12          |
| 12 | 3    | 3    | 2    | 3    | 3    | 14          |
| 13 | 4    | 5    | 5    | 5    | 4    | 23          |
| 14 | 2    | 3    | 1    | 3    | 4    | 13          |
| 15 | 4    | 5    | 5    | 5    | 5    | 24          |
| 16 | 2    | 3    | 2    | 4    | 5    | 16          |
| 17 | 2    | 3    | 1    | 1    | 5    | 12          |
| 18 | 4    | 5    | 5    | 5    | 5    | 24          |
| 19 | 4    | 4    | 4    | 5    | 3    | 20          |
| 20 | 5    | 5    | 5    | 5    | 5    | 25          |
| 21 | 5    | 5    | 5    | 5    | 5    | 25          |
| 22 | 3    | 3    | 3    | 3    | 3    | 15          |
| 23 | 5    | 5    | 5    | 5    | 5    | 25          |
| 24 | 5    | 5    | 5    | 5    | 3    | 23          |
| 25 | 4    | 5    | 5    | 5    | 4    | 23          |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 26 | 4 | 4 | 3 | 4 | 3 | 18 |
| 27 | 5 | 5 | 5 | 3 | 5 | 23 |
| 28 | 2 | 2 | 2 | 2 | 2 | 10 |
| 29 | 4 | 4 | 4 | 4 | 5 | 21 |
| 30 | 5 | 5 | 1 | 5 | 4 | 20 |
| 31 | 3 | 3 | 3 | 4 | 3 | 16 |
| 32 | 4 | 4 | 4 | 3 | 4 | 19 |
| 33 | 4 | 4 | 4 | 4 | 2 | 18 |
| 34 | 4 | 5 | 4 | 4 | 3 | 20 |
| 35 | 3 | 4 | 3 | 4 | 3 | 17 |
| 36 | 3 | 3 | 3 | 4 | 3 | 16 |
| 37 | 5 | 5 | 4 | 5 | 3 | 22 |
| 38 | 5 | 5 | 4 | 4 | 4 | 22 |
| 39 | 4 | 3 | 3 | 3 | 4 | 17 |
| 40 | 4 | 5 | 5 | 4 | 5 | 23 |
| 41 | 5 | 5 | 5 | 5 | 5 | 25 |
| 42 | 4 | 5 | 3 | 4 | 5 | 21 |
| 43 | 5 | 5 | 5 | 5 | 4 | 24 |
| 44 | 4 | 5 | 5 | 4 | 4 | 22 |
| 45 | 3 | 4 | 4 | 3 | 4 | 18 |
| 46 | 5 | 3 | 3 | 4 | 5 | 20 |
| 47 | 3 | 5 | 4 | 4 | 5 | 21 |
| 48 | 5 | 5 | 5 | 5 | 5 | 25 |
| 49 | 3 | 3 | 3 | 4 | 5 | 18 |
| 50 | 4 | 5 | 3 | 5 | 5 | 22 |
| 51 | 5 | 5 | 5 | 5 | 5 | 25 |
| 52 | 2 | 3 | 3 | 4 | 2 | 14 |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 53 | 3 | 4 | 2 | 4 | 2 | 15 |
| 54 | 5 | 5 | 5 | 5 | 5 | 25 |
| 55 | 5 | 4 | 3 | 4 | 5 | 21 |
| 56 | 4 | 4 | 5 | 5 | 5 | 23 |
| 57 | 5 | 5 | 5 | 5 | 5 | 25 |
| 58 | 5 | 5 | 5 | 5 | 5 | 25 |
| 59 | 4 | 4 | 3 | 4 | 5 | 20 |
| 60 | 5 | 5 | 5 | 5 | 5 | 25 |
| 61 | 1 | 5 | 3 | 3 | 5 | 17 |
| 62 | 5 | 5 | 4 | 4 | 4 | 22 |
| 63 | 5 | 5 | 4 | 4 | 3 | 21 |
| 64 | 5 | 5 | 5 | 5 | 4 | 24 |
| 65 | 5 | 5 | 5 | 5 | 5 | 25 |
| 66 | 3 | 3 | 4 | 3 | 3 | 16 |
| 67 | 5 | 5 | 5 | 4 | 4 | 23 |
| 68 | 5 | 5 | 4 | 4 | 5 | 23 |
| 69 | 5 | 5 | 4 | 3 | 5 | 22 |
| 70 | 5 | 5 | 5 | 5 | 4 | 24 |
| 71 | 4 | 4 | 5 | 5 | 3 | 21 |
| 72 | 3 | 3 | 4 | 4 | 3 | 17 |
| 73 | 3 | 3 | 4 | 4 | 5 | 19 |
| 74 | 3 | 3 | 2 | 4 | 5 | 17 |
| 75 | 3 | 4 | 3 | 4 | 5 | 19 |
| 76 | 2 | 4 | 3 | 3 | 1 | 13 |
| 77 | 5 | 5 | 5 | 5 | 5 | 25 |
| 78 | 2 | 3 | 3 | 4 | 4 | 16 |
| 79 | 5 | 5 | 5 | 5 | 5 | 25 |

|     |   |   |   |   |   |    |
|-----|---|---|---|---|---|----|
| 80  | 3 | 4 | 3 | 4 | 5 | 19 |
| 81  | 3 | 3 | 4 | 5 | 5 | 20 |
| 82  | 2 | 4 | 3 | 4 | 5 | 18 |
| 83  | 4 | 4 | 3 | 5 | 5 | 21 |
| 84  | 5 | 5 | 5 | 5 | 5 | 25 |
| 85  | 3 | 3 | 2 | 3 | 3 | 14 |
| 86  | 5 | 5 | 4 | 4 | 5 | 23 |
| 87  | 3 | 3 | 2 | 3 | 3 | 14 |
| 88  | 5 | 5 | 3 | 4 | 5 | 22 |
| 89  | 5 | 5 | 5 | 5 | 4 | 24 |
| 90  | 5 | 5 | 5 | 4 | 5 | 24 |
| 91  | 3 | 5 | 3 | 3 | 1 | 15 |
| 92  | 4 | 5 | 4 | 5 | 5 | 23 |
| 93  | 5 | 2 | 3 | 4 | 5 | 19 |
| 94  | 4 | 4 | 3 | 5 | 5 | 21 |
| 95  | 5 | 5 | 5 | 5 | 5 | 25 |
| 96  | 4 | 5 | 3 | 3 | 4 | 19 |
| 97  | 4 | 3 | 4 | 4 | 3 | 18 |
| 98  | 5 | 5 | 3 | 4 | 5 | 22 |
| 99  | 5 | 5 | 5 | 5 | 5 | 25 |
| 100 | 5 | 5 | 5 | 5 | 5 | 25 |
| 101 | 5 | 5 | 4 | 3 | 3 | 20 |
| 102 | 5 | 5 | 4 | 5 | 5 | 24 |
| 103 | 3 | 3 | 2 | 3 | 4 | 15 |
| 104 | 3 | 2 | 3 | 1 | 2 | 11 |

## 2. Variabel Pengelolaan Arus Kas (X2)

| NO | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | TOTAL<br>X2 |
|----|------|------|------|------|------|-------------|
| 1  | 3    | 4    | 5    | 5    | 3    | 20          |
| 2  | 3    | 4    | 3    | 3    | 3    | 16          |
| 3  | 1    | 1    | 1    | 1    | 1    | 5           |
| 4  | 4    | 4    | 4    | 4    | 4    | 20          |
| 5  | 3    | 4    | 4    | 3    | 2    | 16          |
| 6  | 3    | 4    | 4    | 5    | 3    | 19          |
| 7  | 3    | 2    | 3    | 4    | 3    | 15          |
| 8  | 5    | 5    | 5    | 3    | 4    | 22          |
| 9  | 5    | 4    | 4    | 4    | 2    | 19          |
| 10 | 2    | 5    | 5    | 5    | 5    | 22          |
| 11 | 1    | 2    | 2    | 3    | 2    | 10          |
| 12 | 3    | 3    | 3    | 2    | 2    | 13          |
| 13 | 4    | 4    | 5    | 5    | 4    | 22          |
| 14 | 1    | 3    | 4    | 5    | 1    | 14          |
| 15 | 5    | 4    | 4    | 5    | 5    | 23          |
| 16 | 1    | 3    | 3    | 3    | 1    | 11          |
| 17 | 1    | 5    | 1    | 5    | 1    | 13          |
| 18 | 5    | 4    | 3    | 4    | 5    | 21          |
| 19 | 4    | 4    | 4    | 4    | 4    | 20          |
| 20 | 5    | 5    | 5    | 5    | 5    | 25          |
| 21 | 5    | 5    | 5    | 5    | 5    | 25          |
| 22 | 3    | 3    | 3    | 3    | 3    | 15          |
| 23 | 5    | 5    | 5    | 3    | 5    | 23          |
| 24 | 5    | 3    | 3    | 4    | 4    | 19          |
| 25 | 4    | 5    | 4    | 4    | 4    | 21          |
| 26 | 4    | 4    | 3    | 4    | 4    | 19          |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 27 | 3 | 3 | 1 | 3 | 2 | 12 |
| 28 | 2 | 1 | 2 | 2 | 2 | 9  |
| 29 | 4 | 4 | 4 | 4 | 4 | 20 |
| 30 | 3 | 5 | 4 | 3 | 4 | 19 |
| 31 | 3 | 3 | 3 | 3 | 3 | 15 |
| 32 | 4 | 4 | 4 | 5 | 4 | 21 |
| 33 | 3 | 4 | 4 | 4 | 2 | 17 |
| 34 | 4 | 4 | 3 | 4 | 3 | 18 |
| 35 | 3 | 5 | 4 | 4 | 3 | 19 |
| 36 | 3 | 4 | 4 | 3 | 3 | 17 |
| 37 | 5 | 4 | 5 | 4 | 5 | 23 |
| 38 | 4 | 4 | 4 | 4 | 4 | 20 |
| 39 | 5 | 4 | 3 | 3 | 3 | 18 |
| 40 | 5 | 4 | 3 | 5 | 4 | 21 |
| 41 | 5 | 5 | 5 | 5 | 5 | 25 |
| 42 | 5 | 4 | 3 | 3 | 3 | 18 |
| 43 | 5 | 5 | 5 | 5 | 4 | 24 |
| 44 | 4 | 4 | 5 | 4 | 5 | 22 |
| 45 | 5 | 4 | 4 | 5 | 4 | 22 |
| 46 | 4 | 5 | 5 | 5 | 3 | 22 |
| 47 | 4 | 5 | 5 | 4 | 2 | 20 |
| 48 | 5 | 5 | 5 | 5 | 5 | 25 |
| 49 | 3 | 4 | 4 | 3 | 3 | 17 |
| 50 | 5 | 3 | 5 | 3 | 4 | 20 |
| 51 | 5 | 5 | 5 | 3 | 5 | 23 |
| 52 | 2 | 3 | 3 | 4 | 3 | 15 |
| 53 | 3 | 4 | 5 | 4 | 3 | 19 |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 54 | 5 | 5 | 5 | 5 | 5 | 25 |
| 55 | 5 | 4 | 4 | 3 | 4 | 20 |
| 56 | 3 | 4 | 4 | 2 | 3 | 16 |
| 57 | 5 | 5 | 5 | 5 | 5 | 25 |
| 58 | 5 | 5 | 5 | 5 | 5 | 25 |
| 59 | 4 | 3 | 4 | 3 | 5 | 19 |
| 60 | 5 | 5 | 5 | 5 | 3 | 23 |
| 61 | 3 | 5 | 5 | 5 | 1 | 19 |
| 62 | 4 | 4 | 3 | 2 | 4 | 17 |
| 63 | 5 | 5 | 5 | 5 | 4 | 24 |
| 64 | 5 | 4 | 4 | 5 | 5 | 23 |
| 65 | 4 | 5 | 5 | 4 | 5 | 23 |
| 66 | 2 | 3 | 3 | 3 | 3 | 14 |
| 67 | 4 | 5 | 5 | 4 | 3 | 21 |
| 68 | 4 | 3 | 5 | 4 | 5 | 21 |
| 69 | 5 | 4 | 5 | 4 | 4 | 22 |
| 70 | 5 | 5 | 5 | 5 | 5 | 25 |
| 71 | 5 | 5 | 4 | 4 | 4 | 22 |
| 72 | 3 | 4 | 3 | 4 | 4 | 18 |
| 73 | 4 | 3 | 3 | 3 | 3 | 16 |
| 74 | 3 | 3 | 4 | 4 | 2 | 16 |
| 75 | 3 | 4 | 5 | 3 | 3 | 18 |
| 76 | 1 | 3 | 3 | 4 | 1 | 12 |
| 77 | 5 | 5 | 5 | 5 | 5 | 25 |
| 78 | 4 | 4 | 5 | 4 | 3 | 20 |
| 79 | 5 | 5 | 5 | 5 | 5 | 25 |
| 80 | 3 | 4 | 4 | 5 | 4 | 20 |

|     |   |   |   |   |   |    |
|-----|---|---|---|---|---|----|
| 81  | 4 | 4 | 5 | 3 | 4 | 20 |
| 82  | 3 | 4 | 4 | 5 | 4 | 20 |
| 83  | 5 | 5 | 4 | 5 | 5 | 24 |
| 84  | 5 | 5 | 5 | 5 | 5 | 25 |
| 85  | 2 | 2 | 2 | 2 | 3 | 11 |
| 86  | 4 | 3 | 5 | 4 | 5 | 21 |
| 87  | 2 | 2 | 3 | 3 | 3 | 13 |
| 88  | 3 | 4 | 3 | 4 | 3 | 17 |
| 89  | 5 | 5 | 5 | 4 | 2 | 21 |
| 90  | 2 | 3 | 3 | 5 | 4 | 17 |
| 91  | 5 | 5 | 4 | 5 | 3 | 22 |
| 92  | 5 | 5 | 5 | 1 | 4 | 20 |
| 93  | 5 | 3 | 4 | 5 | 3 | 20 |
| 94  | 4 | 3 | 4 | 3 | 4 | 18 |
| 95  | 5 | 5 | 5 | 5 | 5 | 25 |
| 96  | 4 | 3 | 4 | 4 | 3 | 18 |
| 97  | 5 | 4 | 4 | 5 | 3 | 21 |
| 98  | 5 | 5 | 5 | 3 | 4 | 22 |
| 99  | 4 | 5 | 4 | 4 | 4 | 21 |
| 100 | 5 | 5 | 5 | 5 | 5 | 25 |
| 101 | 5 | 2 | 4 | 5 | 5 | 21 |
| 102 | 5 | 3 | 2 | 1 | 1 | 12 |
| 103 | 5 | 3 | 4 | 3 | 2 | 17 |
| 104 | 2 | 3 | 1 | 2 | 3 | 11 |

## 3. Variabel Pengendalian Biaya Operasional (X3)

| NO | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | TOTAL<br>X3 |
|----|------|------|------|------|------|-------------|
| 1  | 5    | 5    | 4    | 4    | 4    | 22          |
| 2  | 3    | 3    | 3    | 3    | 4    | 16          |
| 3  | 1    | 1    | 1    | 1    | 1    | 5           |
| 4  | 4    | 4    | 4    | 4    | 4    | 20          |
| 5  | 4    | 4    | 3    | 4    | 4    | 19          |
| 6  | 4    | 5    | 5    | 3    | 3    | 20          |
| 7  | 3    | 2    | 2    | 5    | 2    | 14          |
| 8  | 4    | 5    | 3    | 5    | 5    | 22          |
| 9  | 4    | 4    | 3    | 3    | 3    | 17          |
| 10 | 5    | 5    | 4    | 4    | 5    | 23          |
| 11 | 1    | 2    | 2    | 3    | 2    | 10          |
| 12 | 3    | 4    | 4    | 3    | 3    | 17          |
| 13 | 4    | 4    | 4    | 4    | 4    | 20          |
| 14 | 4    | 5    | 3    | 4    | 5    | 21          |
| 15 | 5    | 5    | 3    | 5    | 4    | 22          |
| 16 | 2    | 3    | 2    | 2    | 2    | 11          |
| 17 | 5    | 5    | 5    | 5    | 5    | 25          |
| 18 | 5    | 5    | 5    | 5    | 5    | 25          |
| 19 | 4    | 4    | 4    | 4    | 4    | 20          |
| 20 | 5    | 5    | 5    | 5    | 5    | 25          |
| 21 | 5    | 5    | 5    | 5    | 5    | 25          |
| 22 | 3    | 3    | 3    | 3    | 3    | 15          |
| 23 | 5    | 3    | 5    | 5    | 5    | 23          |
| 24 | 4    | 4    | 4    | 4    | 4    | 20          |
| 25 | 5    | 5    | 5    | 5    | 4    | 24          |
| 26 | 4    | 3    | 3    | 3    | 3    | 16          |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 27 | 3 | 4 | 3 | 4 | 1 | 15 |
| 28 | 2 | 2 | 2 | 2 | 2 | 10 |
| 29 | 4 | 4 | 3 | 4 | 4 | 19 |
| 30 | 1 | 2 | 1 | 5 | 5 | 14 |
| 31 | 3 | 3 | 3 | 3 | 3 | 15 |
| 32 | 4 | 4 | 4 | 4 | 3 | 19 |
| 33 | 5 | 5 | 5 | 3 | 3 | 21 |
| 34 | 4 | 4 | 4 | 4 | 3 | 19 |
| 35 | 3 | 4 | 3 | 4 | 4 | 18 |
| 36 | 3 | 4 | 3 | 4 | 5 | 19 |
| 37 | 5 | 5 | 4 | 5 | 4 | 23 |
| 38 | 4 | 4 | 4 | 4 | 4 | 20 |
| 39 | 3 | 3 | 3 | 3 | 3 | 15 |
| 40 | 5 | 4 | 4 | 4 | 4 | 21 |
| 41 | 5 | 5 | 5 | 5 | 5 | 25 |
| 42 | 4 | 4 | 4 | 4 | 4 | 20 |
| 43 | 5 | 4 | 4 | 3 | 4 | 20 |
| 44 | 4 | 5 | 4 | 3 | 4 | 20 |
| 45 | 4 | 4 | 3 | 4 | 4 | 19 |
| 46 | 4 | 3 | 4 | 5 | 5 | 21 |
| 47 | 4 | 5 | 3 | 3 | 4 | 19 |
| 48 | 5 | 5 | 5 | 3 | 4 | 22 |
| 49 | 4 | 4 | 2 | 4 | 5 | 19 |
| 50 | 5 | 5 | 4 | 3 | 4 | 21 |
| 51 | 5 | 5 | 5 | 3 | 5 | 23 |
| 52 | 2 | 3 | 4 | 3 | 4 | 16 |
| 53 | 3 | 5 | 4 | 4 | 4 | 20 |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 54 | 5 | 5 | 5 | 5 | 5 | 25 |
| 55 | 3 | 4 | 3 | 4 | 4 | 18 |
| 56 | 4 | 4 | 4 | 4 | 4 | 20 |
| 57 | 5 | 5 | 5 | 5 | 5 | 25 |
| 58 | 5 | 5 | 5 | 5 | 5 | 25 |
| 59 | 3 | 4 | 3 | 3 | 4 | 17 |
| 60 | 5 | 5 | 1 | 1 | 3 | 15 |
| 61 | 5 | 5 | 3 | 5 | 3 | 21 |
| 62 | 1 | 2 | 4 | 3 | 5 | 15 |
| 63 | 3 | 3 | 4 | 4 | 3 | 17 |
| 64 | 5 | 5 | 5 | 4 | 5 | 24 |
| 65 | 5 | 3 | 5 | 4 | 3 | 20 |
| 66 | 5 | 2 | 2 | 3 | 3 | 15 |
| 67 | 5 | 4 | 3 | 5 | 5 | 22 |
| 68 | 5 | 4 | 3 | 4 | 5 | 21 |
| 69 | 3 | 4 | 4 | 5 | 5 | 21 |
| 70 | 3 | 4 | 5 | 3 | 5 | 20 |
| 71 | 5 | 5 | 5 | 4 | 5 | 24 |
| 72 | 3 | 5 | 4 | 4 | 4 | 20 |
| 73 | 3 | 2 | 2 | 3 | 1 | 11 |
| 74 | 4 | 5 | 5 | 3 | 5 | 22 |
| 75 | 2 | 4 | 3 | 4 | 4 | 17 |
| 76 | 1 | 5 | 2 | 2 | 3 | 13 |
| 77 | 5 | 5 | 5 | 5 | 5 | 25 |
| 78 | 4 | 4 | 3 | 4 | 3 | 18 |
| 79 | 5 | 5 | 5 | 5 | 5 | 25 |
| 80 | 4 | 4 | 3 | 3 | 5 | 19 |

|     |   |   |   |   |   |    |
|-----|---|---|---|---|---|----|
| 81  | 4 | 4 | 2 | 3 | 4 | 17 |
| 82  | 4 | 5 | 4 | 5 | 3 | 21 |
| 83  | 3 | 4 | 5 | 5 | 4 | 21 |
| 84  | 5 | 5 | 5 | 5 | 5 | 25 |
| 85  | 3 | 3 | 1 | 1 | 2 | 10 |
| 86  | 5 | 4 | 5 | 5 | 5 | 24 |
| 87  | 4 | 4 | 3 | 4 | 5 | 20 |
| 88  | 5 | 5 | 4 | 5 | 5 | 24 |
| 89  | 5 | 5 | 4 | 5 | 3 | 22 |
| 90  | 5 | 4 | 5 | 4 | 3 | 21 |
| 91  | 5 | 5 | 3 | 4 | 5 | 22 |
| 92  | 4 | 4 | 3 | 5 | 4 | 20 |
| 93  | 3 | 3 | 2 | 4 | 3 | 15 |
| 94  | 4 | 5 | 5 | 5 | 4 | 23 |
| 95  | 5 | 5 | 5 | 5 | 5 | 25 |
| 96  | 5 | 4 | 3 | 3 | 4 | 19 |
| 97  | 3 | 4 | 4 | 3 | 4 | 18 |
| 98  | 3 | 3 | 4 | 5 | 4 | 19 |
| 99  | 5 | 4 | 4 | 5 | 5 | 23 |
| 100 | 5 | 5 | 5 | 5 | 5 | 25 |
| 101 | 4 | 5 | 5 | 5 | 5 | 24 |
| 102 | 5 | 1 | 3 | 5 | 3 | 17 |
| 103 | 5 | 2 | 3 | 4 | 5 | 19 |
| 104 | 3 | 2 | 1 | 3 | 4 | 13 |

## 4. Variabel Penggunaan Pembiayaan secara Bertanggung Jawab (X4)

| NO | X4.1 | X4.2 | X4.3 | X4.4 | X4.5 | TOTAL<br>X4 |
|----|------|------|------|------|------|-------------|
| 1  | 5    | 5    | 5    | 5    | 5    | 25          |
| 2  | 3    | 3    | 3    | 3    | 5    | 17          |
| 3  | 1    | 1    | 1    | 1    | 1    | 5           |
| 4  | 4    | 4    | 4    | 4    | 4    | 20          |
| 5  | 1    | 4    | 4    | 4    | 1    | 14          |
| 6  | 3    | 4    | 5    | 3    | 4    | 19          |
| 7  | 3    | 3    | 3    | 4    | 4    | 17          |
| 8  | 3    | 3    | 3    | 3    | 3    | 15          |
| 9  | 2    | 5    | 3    | 4    | 5    | 19          |
| 10 | 1    | 5    | 5    | 5    | 5    | 21          |
| 11 | 2    | 1    | 1    | 1    | 4    | 9           |
| 12 | 4    | 5    | 4    | 1    | 5    | 19          |
| 13 | 3    | 4    | 5    | 5    | 5    | 22          |
| 14 | 3    | 3    | 3    | 4    | 3    | 16          |
| 15 | 2    | 5    | 5    | 2    | 4    | 18          |
| 16 | 1    | 1    | 1    | 1    | 1    | 5           |
| 17 | 5    | 5    | 5    | 5    | 5    | 25          |
| 18 | 1    | 3    | 5    | 3    | 5    | 17          |
| 19 | 4    | 4    | 4    | 4    | 4    | 20          |
| 20 | 1    | 1    | 1    | 3    | 5    | 11          |
| 21 | 1    | 3    | 3    | 1    | 5    | 13          |
| 22 | 3    | 3    | 3    | 3    | 3    | 15          |
| 23 | 4    | 5    | 4    | 3    | 3    | 19          |
| 24 | 5    | 5    | 5    | 5    | 5    | 25          |
| 25 | 5    | 5    | 5    | 5    | 5    | 25          |
| 26 | 3    | 4    | 4    | 4    | 4    | 19          |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 27 | 1 | 5 | 5 | 1 | 5 | 17 |
| 28 | 1 | 2 | 2 | 2 | 1 | 8  |
| 29 | 3 | 3 | 5 | 4 | 4 | 19 |
| 30 | 1 | 1 | 1 | 1 | 1 | 5  |
| 31 | 2 | 4 | 3 | 4 | 4 | 17 |
| 32 | 1 | 1 | 1 | 4 | 5 | 12 |
| 33 | 5 | 5 | 3 | 5 | 4 | 22 |
| 34 | 4 | 4 | 4 | 4 | 4 | 20 |
| 35 | 1 | 1 | 1 | 4 | 5 | 12 |
| 36 | 1 | 1 | 1 | 2 | 5 | 10 |
| 37 | 2 | 4 | 3 | 3 | 3 | 15 |
| 38 | 4 | 4 | 4 | 4 | 5 | 21 |
| 39 | 3 | 2 | 3 | 3 | 5 | 16 |
| 40 | 1 | 1 | 1 | 4 | 5 | 12 |
| 41 | 2 | 3 | 3 | 5 | 5 | 18 |
| 42 | 1 | 3 | 5 | 2 | 5 | 16 |
| 43 | 4 | 4 | 5 | 4 | 4 | 21 |
| 44 | 3 | 5 | 5 | 3 | 5 | 21 |
| 45 | 3 | 4 | 3 | 4 | 5 | 19 |
| 46 | 1 | 1 | 1 | 1 | 5 | 9  |
| 47 | 5 | 5 | 5 | 5 | 3 | 23 |
| 48 | 1 | 1 | 1 | 3 | 5 | 11 |
| 49 | 2 | 3 | 3 | 4 | 5 | 17 |
| 50 | 2 | 2 | 3 | 3 | 4 | 14 |
| 51 | 1 | 1 | 1 | 1 | 5 | 9  |
| 52 | 4 | 4 | 5 | 4 | 3 | 20 |
| 53 | 1 | 1 | 1 | 3 | 5 | 11 |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 54 | 3 | 3 | 3 | 3 | 5 | 17 |
| 55 | 1 | 2 | 2 | 1 | 5 | 11 |
| 56 | 5 | 4 | 4 | 4 | 3 | 20 |
| 57 | 1 | 1 | 1 | 1 | 5 | 9  |
| 58 | 1 | 1 | 1 | 1 | 5 | 9  |
| 59 | 3 | 3 | 3 | 3 | 4 | 16 |
| 60 | 1 | 1 | 5 | 1 | 5 | 13 |
| 61 | 1 | 1 | 1 | 1 | 5 | 9  |
| 62 | 5 | 5 | 1 | 5 | 3 | 19 |
| 63 | 2 | 2 | 3 | 2 | 3 | 12 |
| 64 | 1 | 1 | 2 | 2 | 3 | 9  |
| 65 | 1 | 1 | 3 | 1 | 2 | 8  |
| 66 | 4 | 4 | 4 | 3 | 3 | 18 |
| 67 | 1 | 1 | 2 | 1 | 5 | 10 |
| 68 | 1 | 1 | 1 | 2 | 5 | 10 |
| 69 | 1 | 1 | 1 | 3 | 4 | 10 |
| 70 | 1 | 3 | 3 | 3 | 5 | 15 |
| 71 | 1 | 1 | 1 | 1 | 5 | 9  |
| 72 | 3 | 2 | 3 | 3 | 5 | 16 |
| 73 | 4 | 4 | 3 | 4 | 5 | 20 |
| 74 | 4 | 4 | 4 | 4 | 3 | 19 |
| 75 | 5 | 4 | 4 | 4 | 4 | 21 |
| 76 | 4 | 3 | 3 | 3 | 3 | 16 |
| 77 | 2 | 2 | 1 | 3 | 4 | 12 |
| 78 | 5 | 5 | 5 | 4 | 3 | 22 |
| 79 | 2 | 3 | 3 | 3 | 4 | 15 |
| 80 | 1 | 1 | 1 | 1 | 5 | 9  |

|     |   |   |   |   |   |    |
|-----|---|---|---|---|---|----|
| 81  | 1 | 2 | 1 | 1 | 5 | 10 |
| 82  | 3 | 3 | 3 | 3 | 4 | 16 |
| 83  | 5 | 5 | 5 | 5 | 5 | 25 |
| 84  | 5 | 5 | 5 | 5 | 4 | 24 |
| 85  | 2 | 1 | 2 | 3 | 3 | 11 |
| 86  | 1 | 1 | 2 | 2 | 2 | 8  |
| 87  | 2 | 2 | 2 | 3 | 4 | 13 |
| 88  | 1 | 1 | 3 | 1 | 5 | 11 |
| 89  | 1 | 2 | 5 | 1 | 5 | 14 |
| 90  | 1 | 1 | 2 | 2 | 1 | 7  |
| 91  | 5 | 4 | 5 | 5 | 5 | 24 |
| 92  | 2 | 2 | 1 | 1 | 4 | 10 |
| 93  | 1 | 2 | 4 | 4 | 3 | 14 |
| 94  | 5 | 5 | 4 | 4 | 3 | 21 |
| 95  | 1 | 1 | 1 | 1 | 5 | 9  |
| 96  | 2 | 3 | 1 | 2 | 4 | 12 |
| 97  | 4 | 4 | 4 | 4 | 3 | 19 |
| 98  | 1 | 2 | 1 | 1 | 5 | 10 |
| 99  | 4 | 5 | 5 | 5 | 5 | 24 |
| 100 | 1 | 1 | 1 | 1 | 5 | 9  |
| 101 | 1 | 2 | 1 | 1 | 5 | 10 |
| 102 | 1 | 1 | 1 | 3 | 5 | 11 |
| 103 | 5 | 5 | 3 | 4 | 4 | 21 |
| 104 | 1 | 1 | 1 | 1 | 4 | 8  |

## 5. Variabel Pengelolaan Keuangan Jangka Panjang (X5)

| NO | X5.1 | X5.2 | X5.3 | X5.4 | X5.5 | TOTAL<br>X5 |
|----|------|------|------|------|------|-------------|
| 1  | 5    | 5    | 4    | 4    | 5    | 23          |
| 2  | 5    | 5    | 3    | 3    | 3    | 19          |
| 3  | 1    | 1    | 1    | 1    | 1    | 5           |
| 4  | 4    | 4    | 4    | 4    | 4    | 20          |
| 5  | 4    | 4    | 4    | 4    | 3    | 19          |
| 6  | 4    | 5    | 4    | 4    | 4    | 21          |
| 7  | 3    | 3    | 5    | 4    | 3    | 18          |
| 8  | 5    | 5    | 5    | 5    | 5    | 25          |
| 9  | 3    | 4    | 4    | 4    | 4    | 19          |
| 10 | 5    | 5    | 5    | 5    | 5    | 25          |
| 11 | 3    | 2    | 3    | 3    | 3    | 14          |
| 12 | 2    | 2    | 4    | 4    | 4    | 16          |
| 13 | 5    | 5    | 5    | 5    | 5    | 25          |
| 14 | 4    | 5    | 2    | 1    | 3    | 15          |
| 15 | 4    | 4    | 5    | 4    | 5    | 22          |
| 16 | 3    | 3    | 3    | 3    | 3    | 15          |
| 17 | 5    | 5    | 5    | 1    | 5    | 21          |
| 18 | 5    | 5    | 5    | 5    | 5    | 25          |
| 19 | 4    | 4    | 4    | 4    | 4    | 20          |
| 20 | 5    | 5    | 5    | 5    | 5    | 25          |
| 21 | 5    | 5    | 5    | 5    | 5    | 25          |
| 22 | 3    | 3    | 3    | 3    | 3    | 15          |
| 23 | 4    | 5    | 5    | 5    | 5    | 24          |
| 24 | 4    | 4    | 4    | 4    | 4    | 20          |
| 25 | 5    | 5    | 5    | 5    | 5    | 25          |
| 26 | 3    | 4    | 3    | 3    | 3    | 16          |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 27 | 3 | 1 | 1 | 5 | 5 | 15 |
| 28 | 2 | 2 | 2 | 2 | 2 | 10 |
| 29 | 4 | 4 | 4 | 4 | 4 | 20 |
| 30 | 1 | 5 | 5 | 5 | 5 | 21 |
| 31 | 4 | 3 | 3 | 4 | 4 | 18 |
| 32 | 4 | 4 | 4 | 4 | 4 | 20 |
| 33 | 4 | 4 | 3 | 3 | 5 | 19 |
| 34 | 4 | 3 | 4 | 4 | 4 | 19 |
| 35 | 3 | 3 | 4 | 4 | 4 | 18 |
| 36 | 4 | 4 | 4 | 4 | 3 | 19 |
| 37 | 4 | 5 | 4 | 5 | 4 | 22 |
| 38 | 4 | 4 | 3 | 4 | 4 | 19 |
| 39 | 3 | 3 | 3 | 3 | 3 | 15 |
| 40 | 5 | 4 | 4 | 4 | 4 | 21 |
| 41 | 5 | 5 | 5 | 5 | 5 | 25 |
| 42 | 4 | 3 | 3 | 4 | 4 | 18 |
| 43 | 5 | 4 | 4 | 5 | 4 | 22 |
| 44 | 5 | 5 | 5 | 4 | 4 | 23 |
| 45 | 5 | 4 | 3 | 4 | 4 | 20 |
| 46 | 5 | 3 | 5 | 5 | 4 | 22 |
| 47 | 4 | 5 | 5 | 5 | 5 | 24 |
| 48 | 4 | 5 | 5 | 5 | 5 | 24 |
| 49 | 4 | 4 | 4 | 3 | 3 | 18 |
| 50 | 5 | 5 | 4 | 3 | 4 | 21 |
| 51 | 5 | 5 | 5 | 5 | 5 | 25 |
| 52 | 4 | 4 | 3 | 3 | 4 | 18 |
| 53 | 5 | 4 | 4 | 5 | 5 | 23 |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 54 | 5 | 5 | 5 | 5 | 5 | 25 |
| 55 | 4 | 5 | 4 | 4 | 4 | 21 |
| 56 | 4 | 3 | 3 | 3 | 2 | 15 |
| 57 | 5 | 5 | 5 | 5 | 5 | 25 |
| 58 | 5 | 5 | 5 | 5 | 5 | 25 |
| 59 | 4 | 4 | 3 | 3 | 4 | 18 |
| 60 | 5 | 5 | 5 | 5 | 5 | 25 |
| 61 | 5 | 3 | 5 | 5 | 5 | 23 |
| 62 | 5 | 5 | 5 | 4 | 4 | 23 |
| 63 | 5 | 4 | 4 | 3 | 2 | 18 |
| 64 | 5 | 5 | 4 | 5 | 4 | 23 |
| 65 | 5 | 5 | 5 | 4 | 5 | 24 |
| 66 | 3 | 2 | 3 | 2 | 4 | 14 |
| 67 | 5 | 5 | 4 | 5 | 5 | 24 |
| 68 | 5 | 4 | 4 | 3 | 5 | 21 |
| 69 | 4 | 3 | 3 | 4 | 3 | 17 |
| 70 | 5 | 5 | 3 | 4 | 5 | 22 |
| 71 | 5 | 4 | 3 | 5 | 4 | 21 |
| 72 | 5 | 5 | 5 | 5 | 5 | 25 |
| 73 | 5 | 5 | 5 | 5 | 5 | 25 |
| 74 | 5 | 4 | 3 | 3 | 4 | 19 |
| 75 | 5 | 3 | 3 | 4 | 4 | 19 |
| 76 | 3 | 2 | 3 | 3 | 3 | 14 |
| 77 | 5 | 5 | 5 | 5 | 5 | 25 |
| 78 | 4 | 4 | 3 | 4 | 4 | 19 |
| 79 | 4 | 4 | 4 | 5 | 5 | 22 |
| 80 | 5 | 5 | 5 | 5 | 5 | 25 |

|     |   |   |   |   |   |    |
|-----|---|---|---|---|---|----|
| 81  | 5 | 5 | 3 | 3 | 4 | 20 |
| 82  | 5 | 3 | 4 | 4 | 4 | 20 |
| 83  | 4 | 5 | 4 | 4 | 3 | 20 |
| 84  | 5 | 5 | 5 | 5 | 5 | 25 |
| 85  | 4 | 5 | 5 | 4 | 5 | 23 |
| 86  | 4 | 3 | 4 | 4 | 3 | 18 |
| 87  | 4 | 3 | 5 | 5 | 4 | 21 |
| 88  | 5 | 5 | 5 | 5 | 5 | 25 |
| 89  | 5 | 5 | 5 | 4 | 4 | 23 |
| 90  | 5 | 5 | 4 | 3 | 3 | 20 |
| 91  | 5 | 4 | 5 | 5 | 4 | 23 |
| 92  | 5 | 4 | 3 | 4 | 3 | 19 |
| 93  | 4 | 3 | 2 | 4 | 4 | 17 |
| 94  | 4 | 4 | 4 | 5 | 4 | 21 |
| 95  | 5 | 5 | 5 | 5 | 5 | 25 |
| 96  | 4 | 3 | 2 | 3 | 4 | 16 |
| 97  | 5 | 3 | 3 | 4 | 4 | 19 |
| 98  | 5 | 3 | 3 | 3 | 4 | 18 |
| 99  | 5 | 5 | 4 | 5 | 4 | 23 |
| 100 | 5 | 5 | 5 | 5 | 5 | 25 |
| 101 | 5 | 3 | 5 | 5 | 5 | 23 |
| 102 | 5 | 5 | 5 | 4 | 5 | 24 |
| 103 | 3 | 3 | 4 | 4 | 3 | 17 |
| 104 | 3 | 3 | 4 | 3 | 4 | 17 |

## 6. Variabel Keberlanjutan Usaha (Y)

| NO | Y1 | Y2 | Y3 | Y4 | Y5 | Y6 | Y7 | TOTAL<br>Y |
|----|----|----|----|----|----|----|----|------------|
| 1  | 5  | 5  | 5  | 5  | 5  | 5  | 5  | 35         |
| 2  | 3  | 1  | 3  | 3  | 1  | 5  | 3  | 19         |
| 3  | 1  | 1  | 1  | 1  | 1  | 1  | 1  | 7          |
| 4  | 4  | 4  | 4  | 4  | 4  | 4  | 4  | 28         |
| 5  | 4  | 4  | 4  | 3  | 4  | 4  | 4  | 27         |
| 6  | 3  | 2  | 4  | 3  | 3  | 4  | 3  | 22         |
| 7  | 2  | 2  | 3  | 1  | 1  | 5  | 1  | 15         |
| 8  | 4  | 3  | 4  | 4  | 4  | 4  | 4  | 27         |
| 9  | 4  | 3  | 4  | 4  | 4  | 4  | 4  | 27         |
| 10 | 4  | 5  | 5  | 5  | 5  | 5  | 5  | 34         |
| 11 | 3  | 2  | 2  | 2  | 3  | 4  | 3  | 19         |
| 12 | 4  | 3  | 3  | 4  | 3  | 4  | 4  | 25         |
| 13 | 4  | 4  | 4  | 4  | 5  | 5  | 4  | 30         |
| 14 | 4  | 4  | 5  | 4  | 5  | 5  | 4  | 31         |
| 15 | 4  | 4  | 4  | 4  | 4  | 5  | 4  | 29         |
| 16 | 4  | 4  | 3  | 3  | 3  | 4  | 4  | 25         |
| 17 | 5  | 5  | 5  | 5  | 1  | 5  | 5  | 31         |
| 18 | 3  | 4  | 5  | 4  | 5  | 5  | 5  | 31         |
| 19 | 4  | 4  | 4  | 4  | 4  | 4  | 4  | 28         |
| 20 | 3  | 3  | 5  | 4  | 3  | 3  | 3  | 24         |
| 21 | 5  | 5  | 5  | 5  | 5  | 5  | 5  | 35         |
| 22 | 3  | 3  | 3  | 3  | 3  | 3  | 3  | 21         |
| 23 | 5  | 3  | 5  | 5  | 5  | 5  | 5  | 33         |
| 24 | 4  | 4  | 4  | 4  | 3  | 3  | 4  | 26         |
| 25 | 5  | 3  | 3  | 4  | 4  | 4  | 3  | 26         |
| 26 | 3  | 2  | 4  | 3  | 3  | 3  | 3  | 21         |

|    |   |   |   |   |   |   |   |    |
|----|---|---|---|---|---|---|---|----|
| 27 | 3 | 1 | 1 | 2 | 1 | 3 | 4 | 15 |
| 28 | 2 | 3 | 2 | 2 | 2 | 2 | 3 | 16 |
| 29 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 30 | 5 | 1 | 5 | 5 | 1 | 5 | 1 | 23 |
| 31 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 19 |
| 32 | 4 | 2 | 3 | 4 | 4 | 4 | 3 | 24 |
| 33 | 5 | 2 | 4 | 4 | 4 | 4 | 4 | 27 |
| 34 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 25 |
| 35 | 4 | 3 | 4 | 3 | 3 | 5 | 3 | 25 |
| 36 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 23 |
| 37 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 32 |
| 38 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 39 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 21 |
| 40 | 3 | 3 | 4 | 4 | 5 | 5 | 4 | 28 |
| 41 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 31 |
| 42 | 3 | 3 | 4 | 4 | 2 | 4 | 3 | 23 |
| 43 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 31 |
| 44 | 4 | 4 | 5 | 5 | 4 | 5 | 3 | 30 |
| 45 | 3 | 5 | 4 | 5 | 3 | 5 | 3 | 28 |
| 46 | 5 | 5 | 3 | 4 | 4 | 5 | 3 | 29 |
| 47 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 26 |
| 48 | 3 | 4 | 5 | 5 | 5 | 5 | 2 | 29 |
| 49 | 3 | 2 | 3 | 4 | 4 | 5 | 3 | 24 |
| 50 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 32 |
| 51 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 32 |
| 52 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 25 |
| 53 | 3 | 4 | 3 | 4 | 3 | 5 | 3 | 25 |

|    |   |   |   |   |   |   |   |    |
|----|---|---|---|---|---|---|---|----|
| 54 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 33 |
| 55 | 3 | 3 | 4 | 4 | 3 | 3 | 4 | 24 |
| 56 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 22 |
| 57 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 26 |
| 58 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 59 | 4 | 3 | 3 | 4 | 5 | 4 | 4 | 27 |
| 60 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 61 | 1 | 3 | 2 | 4 | 4 | 4 | 4 | 22 |
| 62 | 3 | 3 | 4 | 5 | 5 | 5 | 3 | 28 |
| 63 | 3 | 3 | 2 | 4 | 4 | 3 | 5 | 24 |
| 64 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 65 | 3 | 4 | 4 | 5 | 5 | 4 | 5 | 30 |
| 66 | 2 | 3 | 3 | 3 | 3 | 2 | 3 | 19 |
| 67 | 5 | 3 | 3 | 5 | 5 | 5 | 5 | 31 |
| 68 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 69 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 70 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 71 | 5 | 5 | 3 | 5 | 4 | 4 | 5 | 31 |
| 72 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 73 | 4 | 3 | 4 | 5 | 5 | 4 | 5 | 30 |
| 74 | 4 | 5 | 5 | 4 | 5 | 3 | 5 | 31 |
| 75 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 26 |
| 76 | 2 | 3 | 4 | 3 | 3 | 4 | 3 | 22 |
| 77 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 30 |
| 78 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 30 |
| 79 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 80 | 5 | 4 | 4 | 4 | 5 | 5 | 3 | 30 |

|     |   |   |   |   |   |   |   |    |
|-----|---|---|---|---|---|---|---|----|
| 81  | 5 | 5 | 5 | 3 | 5 | 5 | 4 | 32 |
| 82  | 4 | 2 | 3 | 4 | 3 | 4 | 3 | 23 |
| 83  | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 31 |
| 84  | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 85  | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 33 |
| 86  | 3 | 4 | 4 | 5 | 5 | 3 | 5 | 29 |
| 87  | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 33 |
| 88  | 3 | 5 | 5 | 4 | 5 | 5 | 5 | 32 |
| 89  | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 34 |
| 90  | 3 | 2 | 4 | 1 | 4 | 3 | 5 | 22 |
| 91  | 1 | 1 | 3 | 2 | 3 | 5 | 1 | 16 |
| 92  | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 26 |
| 93  | 3 | 4 | 3 | 2 | 3 | 4 | 3 | 22 |
| 94  | 5 | 3 | 3 | 4 | 3 | 3 | 3 | 24 |
| 95  | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 29 |
| 96  | 3 | 4 | 3 | 3 | 5 | 5 | 4 | 27 |
| 97  | 3 | 4 | 5 | 3 | 4 | 5 | 3 | 27 |
| 98  | 3 | 4 | 4 | 5 | 5 | 5 | 4 | 30 |
| 99  | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 32 |
| 100 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 101 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 102 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 103 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 34 |
| 104 | 3 | 2 | 5 | 4 | 5 | 3 | 5 | 27 |

## Lampiran 3. Buku Bimbingan Tugas Akhir

## KARTU BIMBINGAN TUGAS AKHIR

## DOSEN PEMBIMBING I

Nama : PUTRI MAULINA CAHYANINGSIH  
 NIM : 23030066  
 Program Studi : D3 AKUNTANSI  
 Judul Tugas Akhir : ANALISIS FINANCIAL RESILIENCE TERHADAP  
 PEBERKHAJATAN UMKM KOTA TEGAL  
 Pembimbing I : Ibu Dr. YENI PRIATNA SARI, S.E., M.Si., Ak., CA

| No | Hari/ Tanggal    | Materi Bimbingan                                                                     | Paraf Pembimbing I/II |
|----|------------------|--------------------------------------------------------------------------------------|-----------------------|
| 1. | Selasa, 16/12/25 | Bimbingan Online<br>(Mempersiapkan judul)                                            | f                     |
| 2. | Jumat, 2/01/26   | Bimbingan Pengajuan Judul Tugas Akhir                                                | f                     |
| 3. | Senin, 5/01/26   | Revisi Judul Tugas Akhir                                                             | f                     |
| 4. | Rabu, 15/04/26   | Bimbingan Proposal Penelitian tugas akhir<br>- Revisi Judul (ACC)                    | f                     |
| 5. | Selasa, 12/05/26 | Bimbingan Proposal Tugas Akhir<br>- Revisi Kertas Jutaka UMKM<br>- Luaran Penelitian | f                     |
| 6. | Senin, 18/05/26  | ACC Proposal                                                                         | f                     |
| 7. | Kamis, 18/07/26  | Bimbingan Laporan Tugas Akhir                                                        | f                     |
| 8. | Senin, 20/07/26  | ACC Laporan Tugas Akhir                                                              | f                     |

## KARTU BIMBINGAN TUGAS AKHIR

## DOSEN PEMBIMBING II

Nama : PUTRI MAULINA CAHYANINGSIH  
 NIM : 23030066  
 Program Studi : D3 AKUNTANSI  
 Judul Tugas Akhir : ANALISIS FINANCIAL RESILIENCE TERHADAP  
 : KEBERLANJUTAN UMKM KOTA TEGAL  
 :  
 Pembimbing II : Ibu ANITA KARUNIA S.E., M.Si

| No | Hari/ Tanggal    | Materi Bimbingan                                                                                                       | Paraf Pembimbing I/II                                                                 |
|----|------------------|------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 1. | Kamis, 8/01/24   | Bimbingan Pengajuan Judul Tugas Akhir                                                                                  |    |
| 2. | Jenin<br>18/5-26 | revisi proposal<br>- latar belakang<br>- RPE (penduan)<br>- metode analisis<br>- hipotesis<br>- penelitian pendahuluan |   |
| 3. | Jenin<br>25/5-26 | revisi proposal<br>- latar belakang<br>- metode analisis                                                               |  |
| 4. | Jelasa<br>2/6-28 | revisi proposal<br>- metode analisis                                                                                   |  |
| 5. | Rabu<br>3/6-28   | AAC proposal                                                                                                           |  |

| No | Hari/ Tanggal      | Materi Bimbingan                                                                                                | Paraf Pembimbing I/II                                                                |
|----|--------------------|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| 6  | Kamis<br>16/7-2016 | revisi TA<br>- tambahan daftar yang<br>- cari referensi lain utk<br>mendapatkan alasan dari<br>hasil penelitian |   |
| 7. | Jelas<br>21/7-2016 | revisi TA<br>- pendisain<br>- perbaikan<br>- kesimpulan & saran                                                 |   |
| 8. | Paku<br>22/7-2016  | ACC TA                                                                                                          |  |

NB. Tiap Pembimbing Minimal 8x Bimbingan