LAMPIRAN 1

T-Test *Gender*

Independent Samples Test

			SEX	
			Equal variances assumed	Equal variances not assumed
Levene's Test for Equality of Variances	F		80,773	
	Sig.		,000	
t-test for Equality of Means	t		-4,404	-4,595
	df		12496	7154,840
	Sig. (2-tailed)		,000	,000
	Mean Difference		-,03	-,03
	Std. Error Difference		,007	,007
	95% Confidence Interval of the Difference	Lower	-,043	-,043
		Upper	-,017	-,017

T-Test *Salary*

Independent Samples Test

			SALARY BLM JADI	
			Equal variances assumed	Equal variances not assumed
Levene's Test for Equality of Variances	F		580,449	
	Sig.		,000	
t-test for Equality of Means	t		-23,040	-29,471
	df		12496	11517,667
	Sig. (2-tailed)		,000	,000
	Mean Difference		-838102,31	-838102,31
	Std. Error Difference		36376,173	28438,203
	95% Confidence Interval of the Difference	Lower	-909405,206	-893846,022
		Upper	-766799,414	-782358,599

T-Test *Marital*

Independent Samples Test

			MARITAL	
			Equal variances assumed	Equal variances not assumed
Levene's Test for Equality of Variances	F		19,509	
	Sig.		,000	
t-test for Equality of Means	t		2,323	2,363
	df		12496	6765,740
	Sig. (2-tailed)		,020	,018
	Mean Difference		,02	,02
	Std. Error Difference		,008	,008
	95% Confidence Interval of the Difference	Lower	,003	,003
		Upper	,034	,034

T-Test *Domicile*

Independent Samples Test

			CITY	
			Equal variances assumed	Equal variances not assumed
Levene's Test for Equality of Variances	F		36,311	
	Sig.		,000	
t-test for Equality of Means	t		2,828	2,839
	df		12496	6580,580
	Sig. (2-tailed)		,005	,005
	Mean Difference		,03	,03
	Std. Error Difference		,010	,010
	95% Confidence Interval of the Difference	Lower	,008	,009
		Upper	,047	,047

T-Test *Age*

Independent Samples Test

			AGE	
			Equal variances assumed	Equal variances not assumed
Levene's Test for Equality of Variances	F		21,373	
	Sig.		,000	
t-test for Equality of Means	t		-3,939	-3,866
	df		12496	6279,212
	Sig. (2-tailed)		,000	,000
	Mean Difference		-,67	-,67
	Std. Error Difference		,171	,174
	95% Confidence Interval of the Difference	Lower	-1,010	-1,016
		Upper	-,339	-,332

T-Test *Principle Amount*

Independent Samples Test

			PRINCIPLE AMOUNT	
			Equal variances assumed	Equal variances not assumed
Levene's Test for Equality of Variances	F		357,467	
	Sig.		,000	
t-test for Equality of Means	t		15,291	17,285
	df		12496	8655,353
	Sig. (2-tailed)		,000	,000
	Mean Difference		758099,49	758099,49
	Std. Error Difference		49577,211	43858,294
	95% Confidence Interval of the Difference	Lower	660920,531	672126,793
		Upper	855278,451	844072,189

T-Test *EFF. RATE*

Independent Samples Test

		EFF RATE	
		Equal variances assumed	Equal variances not assumed
Levene's Test for Equality of Variances	F	216,143	
	Sig.	,000	
t-test for Equality of Means	t	15,237	19,592
	df	12496	11625,399
	Sig. (2-tailed)	,000	,000
	Mean Difference	1,4234	1,4234
	Std. Error Difference	,09342	,07266
95% Confidence Interval of the Difference	Lower	1,24033	1,28103
	Upper	1,60656	1,56586

T-Test *Tenor*

Independent Samples Test

		TENOR	
		Equal variances assumed	Equal variances not assumed
Levene's Test for Equality of Variances	F	351,887	
	Sig.	,000	
t-test for Equality of Means	t	132,817	135,753
	df	12496	6836,598
	Sig. (2-tailed)	,000	,000
	Mean Difference	14,10	14,10
	Std. Error Difference	,106	,104
95% Confidence Interval of the Difference	Lower	13,888	13,892
	Upper	14,304	14,300

T-Test *Net DP Amount*

Independent Samples Test

			NET DP	
			Equal variances assumed	Equal variances not assumed
Levene's Test for Equality of Variances	F		2519,506	
	Sig.		,000	
t-test for Equality of Means	t		-49,703	-74,803
	df		12496	11019,733
	Sig. (2-tailed)		,000	,000
	Mean Difference		-1526707,65	-1526707,65
	Std. Error Difference		30716,478	20409,594
	95% Confidence Interval of the Difference	Lower	-1586916,671	-1566714,111
		Upper	-1466498,627	-1486701,186

LAMPIRAN 2

a.) Chi-Square Status Debitur dan *Gender*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19,369[b]	1	,000
Continuity Correction [a]	19,116	1	,000
Likelihood Ratio	19,943	1	,000
Linear-by-Linear Association	19,368	1	,000
N of Valid Cases	12498		

a. Computed only for a 2x2 table

b. 0 cells (,0%) have expected count less than 5. The minimum expected count is 484,14.

b.) Chi-Square Status Debitur dan *Salary*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	851,435[a]	2	,000
Likelihood Ratio	917,340	2	,000
Linear-by-Linear Association	816,435	1	,000
N of Valid Cases	12498		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 1098,48.

c.) Chi-Square Status Debitur dan *Marital*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6,024[a]	2	,049
Likelihood Ratio	6,105	2	,047
Linear-by-Linear Association	5,393	1	,020
N of Valid Cases	12498		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 61,97.

d.) Chi-Square Status Debitur dan *Domicile*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7,992[b]	1	,005
Continuity Correction [a]	7,879	1	,005
Likelihood Ratio	8,014	1	,005
Linear-by-Linear Association	7,991	1	,005
N of Valid Cases	12498		

a. Computed only for a 2x2 table

b. 0 cells (,0%) have expected count less than 5. The minimum expected count is 1504,44.

e.) Chi-Square Status Debitur dan *Age*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	38,203[a]	2	,000
Likelihood Ratio	38,186	2	,000
Linear-by-Linear Association	8,755	1	,003
N of Valid Cases	12498		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 1109,00.

f.) Chi-Square Status Debitur dan *Principle Amount*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	265,173[a]	2	,000
Likelihood Ratio	271,918	2	,000
Linear-by-Linear Association	259,268	1	,000
N of Valid Cases	12498		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 1184,33.

g.) Chi-Square Status Debitur dan *Effective Rate*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	853,868a	2	,000
Likelihood Ratio	940,105	2	,000
Linear-by-Linear Association	525,483	1	,000
N of Valid Cases	12498		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 1182,06.

h.) Chi-Square Status Debitur dan *Tenor*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8651,135a	2	,000
Likelihood Ratio	8991,722	2	,000
Linear-by-Linear Association	6633,894	1	,000
N of Valid Cases	12498		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 1022,57.

i.) Chi-Square Status Debitur dan *Net DP Amount*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3355,563a	2	,000
Likelihood Ratio	3989,066	2	,000
Linear-by-Linear Association	3338,185	1	,000
N of Valid Cases	12498		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 1184,33.