

# LAMPIRAN



## PEDOMAN WAWANCARA

### 1. Wawancara Kepada Pegawai Mikro Staff Bank Syariah

#### **Indonesia Cabang Abdullah Silondae 2 Kendari.**

1. Bagaimana kontribusi Bank Syariah Cabang Abdullah Silondae 2 Kendari dalam pengembangan Usaha UMKM di Kota Kendari ?
  2. Apa saja tantangan Bank Syariah Cabang Abdullah Silondae 2 Kendari dalam kontribusinya mengembangkan UMKM di Kota Kendari ?
  3. Pelayanan apa yang diberikan BSI Cabang Abdullah Silondae 2 Kendari terhadap nasabah yang membutuhkan modal usaha ?
  4. Berapa jenis pembiayaan yang disediakan oleh BSI Cabang Abdullah Silondae 2 Kendari untuk nasabah yang melakukan pembiayaan ?
  5. Jenis pembiayaan apa yang paling diminati oleh nasabah ?
  6. Apa saja tantangan atau kendala BSI Cabang Abdullah Silondae 2 Kendari dalam menyalurkan kontribusinya untuk pengembangan UMKM?
2. **Wawancara kepada nasabah UMKM Bank Syariah Cabang Abdullah Silondae 2 Kendari.**
    1. Mengapa anda tertarik untuk menjadi nasabah di BSI Cabang Abdullah Silondae 2 Kendari ?
    2. Apa yang anda ketahui tentang Bank Syariah dan Bank Konvensional ?

3. Sudah berapa lama anda menjadi nasabah di BSI Cabang Abdullah Silondae 2 Kendari ?
4. Apa alasan anda mengambil pembiayaan di BSI Cabang Abdullah Silondae 2 Kendari ?
5. Apa jenis usaha anda ?
6. Apa jenis pembiayaan yang anda ajukan di BSI Cabang Abdullah Silondae 2 Kendari ?
7. Berapa plafon pembiayaan yang anda ajukan di BSI Cabang Abdullah Silondae 2 Kendari ?
8. Berapa pendapatan anda per/bulan sebelum mengambil pembiayaan di BSI Cabang Abdullah Silondae 2 Kendari ?
9. Berapa pendapatan anda per/bulan sesudah mengambil pembiayaan di BSI Cabang Abdullah Silondae 2 Kendari ?
10. Di gunakan Untuk apa pembiayaan yang anda ajukan di BSI Cabang Abdullah Silondae 2 Kendari ?
11. Bagaimana upaya yang dilakukan BSI Cabang Abdullah Silondae 2 Kendari dalam pengembangan usaha nasabah agar tetap bertahan ?

## 1. Dokumentasi Wawancara dengan Pegawai Mikro Staff Bank BSI Cabang Abdullah Silondae 2 Kendari.

Izin Wawancara di BSI Cabang Abdullah Silondae 2 Kendari.



Wawancara dengan Bapak Sulfahmi I Pegawai Mikro Staff BSI Cabang Abdullah Silondae 2 Kendari. Pada Hari Senin 06 Juni 2022 :



## 2. Dokumentasi Tabel Angsuran Penyaluran KUR BSI Cabang Abdullah Silondae 2 Kendari.

**TABEL ANGSURAN**

KUR	Plafond	12	24	36	48	60
25,000,000	2,151,660	1,019,015	760,548	587,125	485,320	
30,000,000	2,564,000	1,215,015	936,548	710,125	575,320	
40,000,000	3,442,657	1,772,824	1,216,877	939,403	773,312	
50,000,000	4,360,000	2,216,030	1,611,097	1,214,253	946,640	
60,000,000	4,303,321	2,216,030	1,621,097	1,174,253	946,640	
55,000,000	4,235,659	2,437,634	1,673,207	1,291,576	1,063,304	
65,000,000	4,235,659	2,437,634	1,673,207	1,291,576	1,063,304	
65,000,000	5,594,317	2,880,842	1,977,426	1,626,526	1,216,632	
70,000,000	6,054,000	3,145,045	2,281,645	1,761,377	1,449,060	
75,000,000	6,454,002	3,524,045	2,611,645	1,879,002	1,546,632	
80,000,000	6,835,615	3,945,045	2,942,645	1,985,865	1,643,632	
85,000,000	7,335,616	4,365,045	3,273,645	2,102,728	1,740,632	
90,000,000	7,245,978	5,988,865	3,742,974	2,313,652	1,830,632	
95,000,000	8,116,000	6,418,865	4,214,294	2,524,576	1,920,632	
100,000,000	8,606,642	4,432,063	5,042,154	2,848,502	2,020,632	
105,000,000	9,096,000	4,852,063	5,472,154	3,168,428	2,118,632	
110,000,000	9,462,307	4,954,018	5,946,413	3,583,353	2,326,632	
115,000,000	9,832,615	5,374,018	6,420,713	3,996,278	2,533,632	
120,000,000	10,327,971	5,972,709	6,950,632	4,418,203	2,735,632	
125,000,000	11,198,635	6,820,455	7,574,862	4,938,058	2,935,632	
130,000,000	11,653,948	7,300,455	8,209,092	5,458,894	3,135,632	
135,000,000	12,105,161	7,800,455	8,839,073	5,978,904	3,335,632	
140,000,000	12,479,632	8,492,024	9,413,303	6,495,329	3,535,356	
145,000,000	12,853,000	9,092,024	10,013,303	6,995,253	3,735,356	
150,000,000	13,226,375	9,695,250	10,613,303	7,495,177	3,935,356	
155,000,000	13,600,000	10,298,500	11,213,303	7,995,101	4,135,356	
160,000,000	13,973,375	10,898,500	11,813,303	8,495,025	4,335,356	
165,000,000	14,346,748	11,498,500	12,413,303	8,995,949	4,535,356	
170,000,000	14,720,121	12,098,500	13,013,303	9,495,873	4,735,356	
175,000,000	15,093,495	12,698,500	13,613,303	9,995,797	4,935,356	
180,000,000	15,466,868	13,298,500	14,213,303	10,495,721	5,135,356	
185,000,000	15,840,241	13,898,500	14,813,303	10,995,645	5,335,356	
190,000,000	16,213,614	14,498,500	15,413,303	11,495,569	5,535,356	
195,000,000	16,586,987	15,098,500	16,013,303	11,995,493	5,735,356	
200,000,000	16,960,360	15,698,500	16,613,303	12,495,417	5,935,356	
205,000,000	17,333,733	16,298,500	17,213,303	12,995,341	6,135,356	
210,000,000	17,707,106	16,898,500	17,813,303	13,495,265	6,335,356	
215,000,000	18,080,479	17,498,500	18,413,303	13,995,189	6,535,356	
220,000,000	18,453,852	18,098,500	19,013,303	14,495,113	6,735,356	
225,000,000	18,827,225	18,698,500	19,613,303	14,995,037	6,935,356	
230,000,000	19,200,598	19,298,500	20,213,303	15,495,961	7,135,356	
235,000,000	19,573,971	19,898,500	20,813,303	15,995,885	7,335,356	
240,000,000	19,947,344	20,498,500	21,413,303	16,495,809	7,535,356	
245,000,000	20,320,717	21,098,500	22,013,303	16,995,733	7,735,356	
250,000,000	20,694,090	21,698,500	22,613,303	17,495,657	7,935,356	
255,000,000	21,067,463	22,298,500	23,213,303	17,995,581	8,135,356	
260,000,000	21,440,836	22,898,500	23,813,303	18,495,505	8,335,356	
265,000,000	21,814,209	23,498,500	24,413,303	18,995,429	8,535,356	
270,000,000	22,187,582	24,098,500	25,013,303	19,495,353	8,735,356	
275,000,000	22,560,955	24,698,500	25,613,303	19,995,277	8,935,356	
280,000,000	22,934,328	25,298,500	26,213,303	20,495,201	9,135,356	
285,000,000	23,307,701	25,898,500	26,813,303	20,995,125	9,335,356	
290,000,000	23,681,074	26,498,500	27,413,303	21,495,049	9,535,356	
295,000,000	24,054,447	27,098,500	28,013,303	21,995,973	9,735,356	
300,000,000	24,427,820	27,698,500	28,613,303	22,495,897	9,935,356	
305,000,000	24,791,193	28,298,500	29,213,303	22,995,821	10,135,356	
310,000,000	25,164,566	28,898,500	29,813,303	23,495,745	10,335,356	
315,000,000	25,537,939	29,498,500	30,413,303	23,995,669	10,535,356	
320,000,000	25,911,312	30,098,500	31,013,303	24,495,593	10,735,356	
325,000,000	26,284,685	30,698,500	31,613,303	24,995,517	10,935,356	
330,000,000	26,658,058	31,298,500	32,213,303	25,495,441	11,135,356	
335,000,000	27,031,431	31,898,500	32,813,303	25,995,365	11,335,356	
340,000,000	27,394,804	32,498,500	33,413,303	26,495,289	11,535,356	
345,000,000	27,768,177	33,098,500	34,013,303	26,995,213	11,735,356	
350,000,000	28,141,550	33,698,500	34,613,303	27,495,137	11,935,356	
355,000,000	28,514,923	34,298,500	35,213,303	27,995,061	12,135,356	
360,000,000	28,888,296	34,898,500	35,813,303	28,495,985	12,335,356	
365,000,000	29,261,669	35,498,500	36,413,303	28,995,909	12,535,356	
370,000,000	29,635,042	36,098,500	37,013,303	29,495,833	12,735,356	
375,000,000	30,008,415	36,698,500	37,613,303	29,995,757	12,935,356	
380,000,000	30,381,788	37,298,500	38,213,303	30,495,681	13,135,356	
385,000,000	30,755,161	37,898,500	38,813,303	30,995,605	13,335,356	
390,000,000	31,128,534	38,498,500	39,413,303	31,495,529	13,535,356	
395,000,000	31,501,907	39,098,500	39,013,303	31,995,453	13,735,356	
400,000,000	31,875,280	39,698,500	39,613,303	32,495,377	13,935,356	
405,000,000	32,248,653	40,298,500	40,213,303	32,995,301	14,135,356	
410,000,000	32,621,026	40,898,500	40,813,303	33,495,225	14,335,356	
415,000,000	33,994,399	41,498,500	41,413,303	33,995,149	14,535,356	
420,000,000	34,367,772	42,098,500	42,013,303	34,495,073	14,735,356	
425,000,000	34,741,145	42,698,500	42,613,303	34,995,997	14,935,356	
430,000,000	35,114,518	43,298,500	43,213,303	35,495,921	15,135,356	
435,000,000	35,487,891	43,898,500	43,813,303	35,995,845	15,335,356	
440,000,000	35,861,264	44,498,500	44,413,303	36,495,769	15,535,356	
445,000,000	36,234,637	45,098,500	45,013,303	36,995,693	15,735,356	
450,000,000	36,608,010	45,698,500	45,613,303	37,495,617	15,935,356	
455,000,000	37,081,383	46,298,500	46,213,303	37,995,541	16,135,356	
460,000,000	37,454,756	46,898,500	46,813,303	38,495,465	16,335,356	
465,000,000	37,828,129	47,498,500	47,413,303	38,995,389	16,535,356	
470,000,000	38,201,502	48,098,500	48,013,303	39,495,313	16,735,356	
475,000,000	38,574,875	48,698,500	48,613,303	39,995,237	16,935,356	
480,000,000	38,948,248	49,298,500	49,213,303	40,495,161	17,135,356	
485,000,000	39,321,621	49,898,500	49,813,303	40,995,085	17,335,356	
490,000,000	39,694,994	50,498,500	50,413,303	41,495,009	17,535,356	
495,000,000	40,068,367	51,098,500	51,013,303	41,995,933	17,735,356	
500,000,000	40,441,740	51,698,500	51,613,303	42,495,857	17,935,356	
505,000,000	40,815,113	52,298,500	52,213,303	42,995,781	18,135,356	
510,000,000	41,188,486	52,898,500	52,813,303	43,495,705	18,335,356	
515,000,000	41,561,859	53,498,500	53,413,303	43,995,629	18,535,356	
520,000,000	41,935,232	54,098,500	54,013,303	44,495,553	18,735,356	
525,000,000	42,308,605	54,698,500	54,613,303	44,995,477	18,935,356	
530,000,000	42,681,978	55,298,500	55,213,303	45,495,401	19,135,356	
535,000,000	43,055,351	55,898,500	55,813,303	45,995,325	19,335,356	
540,000,000	43,428,724	56,498,500	56,413,303	46,495,249	19,535,356	
545,000,000	43,802,097	57,098,500	57,013,303	46,995,173	19,735,356	
550,000,000	44,175,470	57,698,500	57,613,303	47,495,097	19,935,356	
555,000,000	44,548,843	58,298,500	58,213,303	47,995,021	20,135,356	
560,000,000	44,922,216	58,898,500	58,813,303	48,495,945	20,335,356	
565,000,000	45,295,589	59,498,500	59,413,303	48,995,869	20,535,356	
570,000,000	45,668,962	60,098,500	60,013,303	49,495,793	20,735,356	
575,000,000	46,042,335	60,698,500	60,613,303	49,995,717	20,935,356	
580,000,000	46,415,708	61,298,500	61,213,303	50,495,641	21,135,356	
585,000,000	46,789,081	61,898,500	61,813,303	50,995,565	21,335,356	
590,000,000	47,162,454	62,498,500	62,413,303	51,495,489	21,535,356	
595,000,000	47,535,827	63,098,500	63,013,303	51,995,413	21,735,356	
600,000,000	47,909,199	63,698,500	63,613,303	52,495,337	21,935,356	
605,000,000	48,282,572	64,298,500	64,213,303	52,995,261	22,135,356	
610,000,000	48,655,945	64,898,500	64,813,303	53,495,185	22,335,356	
615,000,000	49,029,318	65,498,500	65,413,303	53,995,109	22,535,356	
620,000,000	49,402,691	66,098,500	66,013,303	54,495,033	22,735,356	
625,000,000	49,776,064	66,698,500	66,613,303	54,995,957	22,935,356	
630,000,000	50,149,437	67,298,500	67,213,303	55,495,881	23,135,356	
635,000,000	50,522,810	67,898,500	67,813,303	55,995,805	23,335,356	
640,000,000	50,896,183	68,498,500	68,413,303	56,495,729	23,535,356	
645,000,000	51,269,556	69,098,500	69,013,303	56,995,653	23,735,356	
650,000,000	51,642,929	69,698,500	69,613,303	57,495,576	23,935,356	
655,000,000	52,016,302	70,298,500	70,213,303	57,995,500	24,135,356	
660,000,000	52,389,675	70,898,500	70,813,303	58,495,424	24,335,356	
665,000,000	52,763,048	71,498,500	71,413,303	58,995,348		

**4. Dokumentasi Survey Pembinaan BSI Cabang Abdullah Silondae 2 Kendari Kepada Nasabah UMKM.**



**5. Dokumentasi Wawancara Dengan Nasabah UMKM BSI Cabang Abdullah Silondae 2 Kendari.**

Wawancara dengan bapak Abdul Rohman Nasabah UMKM Bank BSI Silondae 2 Kendari, Pada Hari Senin 20 juni 2022 :



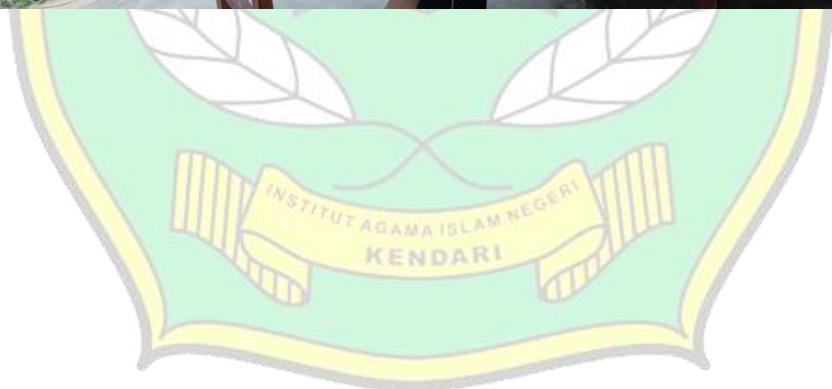


INSTITUT AGAMA ISLAM NEGERI  
KENDARI

Wawancara dengan Ibu Nurul Ilmi Nasabah UMKM Bank BSI  
Silondae 2 Kendari, Pada Hari Sabtu 25 Juni 2022 :



Wawancara dengan Bapak Hasabuddindggeka Nasabah UMKM Bank  
BSI Silondae 2 Kendari, Pada Hari Sabtu 30 Juni 2022 :



Wawancara dengan Bapak Muhammad Akbul ., SM Nasabah  
UMKM Bank BSI Silondae 2 Kendari, Pada Hari Jum'at 15 Juli 2022 :



Wawancara dengan Bapak Popiyatno Nasabah UMKM di Bank BSI  
Silondae 2 Kendari, Pada Hari Sabtu 16 Juli 2022 :



Wawancara dengan Ibu Reni Nasabah UMKM di Bank BSI Silondae 2  
Kendari, Pada Hari Sabtu 16 Juli 2022.



## Eci

## ORIGINALITY REPORT

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## Curriculum Vitae



### 1. Identitas Diri

- a. Nama : Eci Patmala
- b. NIM : 18050102070
- c. Tempat Tanggal Lahir : Wolasi, 08 Desember 1999
- d. Agama : Islam
- e. Jenis Kelamin : Perempuan
- f. Anak Ke : 3
- g. Alamat Asal : Desa Wolasi, Kec. Wolasi, Kab. Konsel
- h. E-Mail : [ecipatmala001@gmail.com](mailto:ecipatmala001@gmail.com)

### 2. Data Keluarga

- a. Nama Orang Tua
  - 1. Ayah : Haris. B
  - 2. Ibu : Siti Sainag

### 3. Riwayat Pendidikan

- a. SD/MI : SDN 2 AOMA
- b. SMP/MTS : SMPN 24 KONAWE SELATAN
- c. SMA/SMK : SMAN 13 KONAWE SELATAN

